

9/15/88
Doc #5085

HOUSING CREATION PROPOSAL

**BOSTON CITYWIDE LAND TRUST
and the
LOWER ROXBURY TENANTS' COOPERATIVE**

LOWER ROXBURY TENANTS' COOPERATIVE.

**City of Boston
August 9, 1988**

Raymond L. Flynn, Mayor

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RAYMOND L. FLYNN, MAYOR



PUBLIC FACILITIES DEPARTMENT

August 5, 1988

TO: Neighborhood Housing Trust
Boston Redevelopment Authority and Stephen Coyle, Director

FROM: Lisa G. Chapnick, Director *LGC*

RE: Housing Creation Proposals Submitted by Franklin Federal Partners
and Federal Development, Inc.

We are pleased to submit for your approval three priority projects of the Public Facilities Department. The three projects will create or preserve 159 units of housing, 75% of which will be affordable to low- and moderate-income households. The three projects will contribute to neighborhood revitalization and stability in their respective locations. They include rehabilitation and new construction and cooperative and homeownership options.

The three projects are:

Dacia Residence, requesting \$661,054
Lorne Street, requesting \$975,000
Lower Roxbury Tenants Cooperative, requesting \$350,000

The Dacia Residence will create 29 three-bedroom condominiums on a Roxbury site which is currently vacant land held by PFD. It is expected that 100% of the units will be affordable to low- and moderate-income households. Construction is expected to begin in the Fall.

The Lorne Street development will involve new construction on PFD-owned and private vacant sites in Mattapan. Sixty two-, three- and four-bedroom units will be built for cooperative ownership. Sixty-five percent of the units will be occupied by low- and moderate-income households. Construction is expected to begin in the Fall.

The Lower Roxbury Tenants Cooperative involves the purchase and rehabilitation of 70 units of rental housing. The project will ensure the continued affordability of key properties in Lower Roxbury. It is expected that seventy-three percent of the project's units will be affordable to low- and moderate-income households. Acquisition and rehabilitation will begin in the Fall.

Your review and approval of these significant affordable housing developments is greatly appreciated. Thank you for your consideration.

Boston Citywide Land Trust, Inc.

48 Rutland Street

Boston, Massachusetts 02118

(617) 536-8610

Stephen Coyle
Executive Director
Boston Redevelopment Authority
Boston City Hall
City Plaza
Boston, Ma.

RE: Lower Roxbury Tenants' Cooperative

Dear Mr. Coyle:

On behalf on Boston Citywide Land Trust, Inc. (BCLT) please accept this letter and the enclosed forms as application requesting \$350,000.00 from funds from the City of Boston's Linkage Creation program. BCLT, a local non profit organization dedicated to the long term preservation of affordable housing will acquire eleven buildings in Lower Roxbury in the Tremont Street/Melnea Cass Boulevard area. The properties, currently privately owned, are 42 Hammond Street; 60 Hammond Street; 62 Hammond Street; 66 Hammond Street; 11 and 12 Westminster Street; 994 and 1059 Tremont Street; 30, 33 and 35 Cunard Street. The buildings will be renovated to meet buildings codes and to comply with the requirements of the 707 Rental Subsidy program as the project has received a commitment of 51 707 rental subsidies from the Public Facilities Department of the City of Boston. Subsequent to renovation, the properties will be converted to a scattered site limited equity co-op.

The requested Linkage funds will be applied to the costs of renovation. The renovation envisions replacement of the heating system, upgrading of plumbing and electrical service, new kitchens and bathrooms, masonry repair, lead paint removal, as well as some interior remodeling and room reconfiguration. A more detailed scope of renovation work is contained in our application in the report from Elton and Associates, Architects.

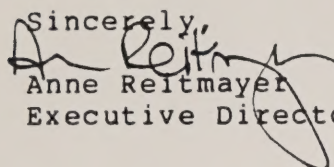
BCLT has received funding commitments from the Massachusetts Government Land Bank, the Housing Innovations Fund and the Housing Abandonment Program. Linkage funds are critical to ensure maximum affordability of this housing for the current residents.

It is also critical that financing for acquisition and construction be secured since the purchase and sales agreement provides for a September 9, 1988 closing date and

the seller has indicated an unwillingness to extend beyond the 60 day extension period provided for in that agreement. Additionally a potential private buyer has expressed interest in the properties.

We thank you for your consideration of this application.

Sincerely,


Anne Reitmayer
Executive Director

HOUSING CREATION PROPOSAL

In connection with the 75-101 Federal Street development, the Franklin Federal Partners, Inc., signed a Development Impact Project Agreement to make housing payments to the City of Boston at the rate of \$193,750 per year during the years 1988-1999. We propose that \$350,000 of the present value of this total be assigned to the Boston Citywide Land Trust/Lower Roxbury Tenants Cooperative to assist in the preservation and rehabilitation of 70 units of housing, with 73% of the units affordable to low- and moderate-income households.

BACKGROUND AND PROGRAM DESCRIPTION:

Boston Citywide Land Trust is seeking to develop the subject properties as a 70-unit limited-equity cooperative with a ground lease. BCLT's acquisition and conversion of the housing to a limited-equity cooperative will provide long term housing security and ownership for the current low- and moderate-income minority tenants.

The acquisition of these properties by BCLT as interim owner and their conversion into a scattered site limited-equity cooperative will preserve this low- and moderate-income housing in perpetuity. The combination of a scattered site cooperative with a ground lease is an important innovation, given strong interest statewide in scattered site co-ops, ground leases and the integration of the two. The significance of this project is underscored by the history of Lower Roxbury over the past one and a half years in which efforts to acquire neighborhood properties by private developers have often threatened to jeopardize neighborhood housing affordability and stability. In the Lower Roxbury neighborhood, where nearby gentrification of the South End and the opening of the new Orange Line are leading to speculation and displacement, this project offers a unique opportunity to secure and improve a low-income housing resource as affordable resident ownership.

SITE:

The project is comprised of 11 buildings in Lower Roxbury in the Tremont Street/Melnea Cass Boulevard area and currently consists of 70 apartment units (20 one-bedroom; 37 two-bedroom and 13 three-bedroom) and 4 commercial units. The properties, owned by the Aronie family, are as follows:

30 Cunard Street; 33 Cunard Street; 35 Cunard Street; 42 Hammond Street; 60 Hammond Street; 62 Hammond Street; 66 Hammond Street; 994 Tremont Street; 1059 Tremont Street; 11 Westminster Street; 12 Westminster Street.

The properties are located in an area which has become increasingly attractive to speculators in the last several years. This trend threatens the loss of this valuable affordable housing and threatens displacement for its current low- and moderate-income families.

Building permits will be required for rehabilitation of the structures. No change of occupancy is requested.

DEVELOPMENT PROPOSAL:

BCLT will purchase the buildings as interim owner/developer and manage them with a private management agent through an estimated 12 month acquisition/renovation period. The planned renovation includes replacement of the heating system, upgrading of plumbing and electrical service; masonry repair; lead paint removal, as well as some interior remodeling and room reconfiguration. (See Exhibit A: Report from architects, Elton and Associates dated June 28, 1988.) Renovations will be performed in phases. Residents will be relocated to vacant units as necessary while their apartments are being renovated.

At the time of the permanent loan closing, the property will be converted to a scattered site limited-equity co-op with a ground lease held by BCLT. The current residents will not be displaced but will remain as co-op members, following an extensive tenant education and organizing process. Tenants who are unwilling or unable to become members of the co-op will remain as renters, provided that the percentage of income coming from renters and commercial space does not exceed twenty percent of the total project income. The co-op will be mixed-income with at least 73% of the units affordable to low- and moderate-income households. The City of Boston's Public Facilities Department has committed 51 of its State Chapter 707 (mod rehab) rental assistance subsidies for the low-income households. Prices for shares of stock in the planned co-op are being kept low and share loans would be available if necessary in order to make the housing affordable to the current residents.

FINANCING:

The total development cost is expected to be \$6,147,578. Funding commitments have been received from the Massachusetts Government Land Bank and the Housing Abandonment Program. An application for \$500,000 in Housing Innovations Funds has been recently approved. PFD has committed 51 of its Chapter 707 (mod rehab) units to this project and will soon be submitting an application for Rental Development Action Loans (RDAL) funds to EOCD. Negotiations have begun with private lenders. Nonetheless, without \$350,000 in Linkage funds, the project cannot go forward.

AFFORDABILITY:

Linkage funds will be applied to all fifty-one affordable units to achieve a project that will have a minimum of 73% low- and moderate-income affordability.

COMMUNITY PARTICIPANTS:

The Boston Citywide Land Trust has an active board of community leaders. In addition, United South End Settlements has been a strong supporter of the BCLT's efforts to preserve this housing.

FORM 1

NEIGHBORHOOD HOUSING TRUST PROJECT SUMMARY

A. PROJECT SUMMARY

1. **APPLICANT/DEVELOPER:** Boston City Wide Land Trust

2. **PROJECT NAME:** Lower Roxbury Tenants Co-Op

3. **PROJECT ADDRESS:** 42 Hammond Street, 12 Westminster Street, 60 Hammond St., 30 Cunard Street, 11 Westminster Street, 62-66 Hammond Street, 1059 Tremont Street, 33-35 Cunard Street and 994 Tremont Street in Lower Roxbury neighborhood of Boston

4. PROJECT TYPE (Check all categories that apply)

New Construction ☐ Rental ☐ Condo ☐ Coop ☐

Rehabilitation ☒ Rental ☐ Condo ☐ Coop ☒

5. HOUSING SUMMARY

No. Units 70

No. Low/Mod Units 51 %Low/Mod 73%

No. Mod-Income Units (80% of median): * surveys currently being conducted

No. Low-Income Units (50% of median) 35 units (est.)

Other Below Market Units (specify)

6. Linkage Request \$ 350,000

Linkage Request per low/mod unit \$ 6,863

Leverage Ratio \$ 15.90

7. PROJECT TIMELINE

Permits: Fall 88

Construction Start: October 1988

8. PARKING SPACES

Total 0

Per Unit 0

B. PROJECT DESCRIPTION (BRIEF NARRATIVE)

The Lower Roxbury Tenants Co-op project consists of eleven buildings in three clusters--a total of 70 units--which will be rehabilitated and gathered into a limited-equity cooperative. 73% of the units will be affordable through the use of 51 units of Chapter 707 moderate rehab rental subsidies (already committed). Rehabilitation will be phased to prevent displacement of the many current residents. The project will preserve and create long-term affordability in a rapidly changing neighborhood.

C. PROJECT FINANCING SUMMARY

1. Development Budget

Real Estate Acquisition	<u>\$2,450,000</u>
Construction Costs	<u>\$2,464,000</u>
Infrastructure	<u>\$ 0</u>
Related Soft Costs	<u>\$1,033,578</u>
Contingency/Profit	<u>\$ 200,000</u>
TOTAL	<u>\$6,147,578</u>
Total dev. costs per sq. ft.	<u>\$ 68.31</u>
Construction costs per sq. ft.	<u>\$ 27.38</u>
Total cost per unit	<u>\$87,823</u>

2. Project Funding

Source	Amount	Terms (%/Years)	Status	Collateral
a) MA Land Bank	\$3,066,329	7%/30 yrs	committed	first mortgage
b) Private Lender	\$1,826,000	11%/30 yrs	negotiations	co-first mortgage
c) HIF	\$ 500,000	5%/40 yrs	committed	second mortgage
d) Linkage	\$ 350,000	Negotiable		3rd
e) Equity	<u>\$ 405,249</u>	(co-op shares, grants, etc.)		
Total:	\$6,147,578			

3. Housing Prices/Carrying Costs

Size	No. Units	Sales Price	Carrying Cost/Mo*
Studio/SRO	0		
1 BR	20		630
2 BR	37		703
3 BR	13		929
4 BR	0		
2 Family	0		
<u>TOTAL</u>	<u>70</u>		

4. Project Income and Expenses

Total Annual Gross Income (TGI)	\$ 608,100
Less Vacancy (3 %)	\$ 18,243
Other Income (RDAL, commercial)	\$ 185,962
Effective Gross Income (EGI)	\$ 775,819
Total Operating Expenses (32% of EGI)	\$ 251,300
Reserves	\$
Net Operating Income	\$ 524,519
Debt Service	\$ 476,024
Coverage Ratio	<u>1.10</u>

D. ANALYSIS OF REVIEW CRITERIA (BRIEF NARRATIVE)

The Lower Roxbury Tenants Co-op project provides a high level of affordability (51 of 70 units or 73%) with a limited-equity ownership mechanism. The amount of linkage per low/mod unit (\$6,863) is low and has a leverage ratio of nearly 16.

This development has the support of neighborhood and community groups, the City of Boston, and the Commonwealth of Massachusetts. The developer, BCWLT, is a non-profit corporation and a leader in efforts to implement new mechanisms for preserving long-term affordability.

The Lower Roxbury neighborhood of Boston, where this project is located, is undergoing rapid housing cost inflation. This project is vital as both an anchor of affordability now and a model for long-term affordability in the future.

E. PROPOSED LINKAGE FUNDING

Recommendation

___ Recommend Funding Amount \$ _____

___ Denial

* Of the 19 non-Ch.707 units in the co-op, some will retain their rent controlled or market status and some will change to reflect 30% of the tenant's gross monthly income; each has a different rent. These carrying cost figures reflect the expected average rent for the units, combining the Chapter 707 and the non-assisted units.

Eligibility and Evaluation Criteria

I. Applicant Eligibility

The Boston Citywide Land Trust (BCLT) is a non-profit organization. BCLT meets the four specific standards in Section III of the Neighborhood Housing Trust Request for Proposals.

II. Project Eligibility

The numbering of the points below corresponds to the numbering in Section IV of the Neighborhood Housing Trust Request for Proposals.

1. Need for Trust Funds

The fifty-one affordable units to be created or preserved could not be created without the funds requested from the Neighborhood Housing Trust. Without Linkage funds, the financing gap would prevent this project from going forward.

2. Trust Funds to be Used Solely for Affordable Units

Trust funds provided for the Lower Roxbury Tenant Coop will be used exclusively to assist the affordable units.

3. Trust Funds to be Used Solely for Housing

Trust Funds that are provided will be used solely for the preservation of housing. The four commercial spaces will not benefit from the Trust funds.

4. Long-Term Affordability

The Cooperative will be in the form of a limited-equity cooperative. In addition, the Boston Citywide Land Trust will hold a 99-year ground lease.

5. Financial Eligibility

BCLT's projections for the project show that it will be financially feasible, provided that one or more sources of funds are secured to meet the financing gap.

6. Site Control

BCLT has site control over the eleven buildings in Lower Roxbury in the form of a Purchase and Sale Agreement.

7. Compliance with Boston Jobs Ordinance

BCLT will ensure that the construction of the project is carried out in compliance with the provisions of the Boston Jobs Ordinance, and will include this requirement in all construction contracts for the project.

8. Compliance with Sanitary and Building Codes

The housing rehabilitation in Lower Roxbury will be in full compliance with all requirements of the State Sanitary Code and the State Building Code.

9. Fair Housing

Marketing and resident selection for the cooperative housing units will be done in accordance with the requirements of the Boston Fair Housing Commission and with other applicable fair housing requirements. In addition, the marketing plan will be subject to review by the Public Facilities Department, the Boston Housing Authority and the Executive Office of Communities and Development.

III. Evaluation Criteria

1. Total Number of Affordable Units

The rehabilitation of the eleven buildings will create or retain 51 housing units affordable to low- and moderate-income households.

2. Percentage of Affordable Units

A minimum of 73% of the units will be affordable.

3. Amount of Trust Funds per Affordable Unit

BCLT is requesting a total of \$350,000 in Trust funds, or \$6,862.75 per affordable unit.

4. Developer's Capacity

The Boston Citywide Land Trust was formed in 1985 with the principal purpose of preserving affordable housing in Boston. BCLT is currently engaged in the following projects: 3 Buckley Ave., Jamaica Plain, Boston Self Sufficiency, Beacon Street Properties (Audobon Circle) and the Aronie properties (the property comprising this Linkage request). In addition, the development team is extremely strong. Please see Section 4, Development Team Information.

5. Timeliness

The BCLT has made significant progress, having signed a P&S in June, and having secured a commitment for over \$3,000,000 in Land Bank financing in early July. In addition, the Public Facilities Department has committed 51 units of its MHP Chapter 707 (mod rehab) subsidies to this project. Please see the schedule provided in Section 3 for a more specific timeline.

6. Duration and Strength of Mechanisms to Preserve Affordability

At the time of the permanent finance closing, the property will be converted to a scattered site limited-equity co-op with a ground lease held by BCLT. The ground lease will run for 99 years, thus providing additional security beyond that of the limited-equity coop structure. The current residents will not be displaced but will remain as co-op members, following an extensive tenant education and organizing process. Prices for shares of stock in the planned co-op are being kept low (\$1,600) to be affordable to current low- and moderate-income residents.

7. Number of Units for Low-Income Households

Fifty-one of the units in the Cooperative will provide resident subsidies through the Chapter 707 Mod Rehab Program. Although a Chapter 707-eligible resident's income may be up to 53% of the area median, based on previous surveys, it is estimated that at least 35 households, or 50%, will be low-income.

8. Extent of Housing for Special Needs Households

Handicapped accessibility is presently under review.

9. Extent of Employment for Local, Minority, and Female Labor

The project will provide employment for residents of the City of Boston minorities, and women, as required by the Boston Jobs Ordinance.

10. Extent of Participation by Minority or Women Business Enterprises

The Cooperative Corporation is envisioned to be at least 90% minority controlled. Two of the consultants are female-headed firms. In addition, the BCLT anticipates hiring a minority contractor.

11. Participation Offered to the Trust

If it is financially feasible and permitted by the Chapter 707 program, the Cooperative intends to initiate repayment of Trust funds in the early years of operations.

12. Extent of Linkage Funding in the Neighborhood

To date, no other Neighborhood Housing Trust awards have been made to projects located in Lower Roxbury.

PROPOSED DEVELOPMENT SCHEDULE

[illegible]

FORM 2

DEVELOPMENT TEAM

<u>Developer</u>	<u>Name and Address</u>	<u>Telephone</u>
Boston Citywide Land Trust		536-8610
48 Rutland Street		
Boston, MA 02118	Contact person Anne Reitmayer, Exec. Director	

On a separate page, please describe fully the nature of the development entity, including: a) the legal structure, b) list the general partners c) the legal history of the organization. Please attach a copy of any joint venture agreement, articles of incorporation or trust agreement establishing the development entity.

Architect/Engineer (s)		
Elton and Associates		491-5699
10 Concord Avenue		
Cambridge, MA 02138	Contact: Nick Elton	

Attorney		
Goulston and Storrs, P.C.		482-1776
400 Atlantic Avenue		
Boston, MA 02210-2206	Contact: David Abromowitz	

Development Consultant		
Debra Fox		354-5190
131 Antrim Street		
Cambridge, MA 02139	Contact: Debra Fox	

Construction Manager		
to be selected		

Coop Consultant		
Cooperative Housing Task Force		742-6780
7 Marshall Street		
Boston, MA 02108	Contact: Ann Silverman	

Form 2 Continued
Lower Roxbury Tenants Co-op

Management Agent

Corcoran Management

849-0011

128 South, Suite 205

100 Grandview Road, Braintree, MA 02184 Contact: Mary O'Connor

Tenant Counsellor

United South End Settlements

536-8610

48 Rutland Street

Boston, MA 02118 Contact: Ken Wade

Relocation Consultant

Judy Cohn Associates, Inc.

442-4145

P.O. Box 584

Brookline Village, MA 02147 Contact: Judy Cohn

For each of the members of the development team, including each general partner, please attach a resume.

I. DEVELOPER INFORMATION

Sponsor/Developer:

Boston Citywide Land Trust, Inc.

48 Rutland Street

Boston, Massachusetts 02118

617-536-8610

contact person: Anne Reitmayer,
Executive Director

1. Governing Structure

The Boston Citywide Land Trust, Inc. (BCLT) is governed by a Board of Directors currently comprised of member organizations shown in Attachment 1. Each member organization designates a representative to serve on the Board and each member has one vote. Article II of the By-Laws of BCLT (attached as Attachment 2) sets forth the pertinent provisions regarding Eligibility, Selection, Voting Privileges, Termination and Powers of Members. Decision making is by vote of the Board of Directors and each member is entitled to one vote. Actions taken by Board vote must be by majority vote except as to removal of a member; amendment to by-laws, changes in equity formula and sale of land owned by the Corporation which shall require a vote of two thirds of the members. By Board vote, the elected Executive Committee consisting of the President, Treasurer, Clerk and two additional Board members are empowered to act in between monthly Board meetings where dispatch is necessary (See Section 3.4 of the By-Laws).

2. List of Current Directors and Officers (See attachment 1)

The President of BCLT is Arthur Johnson, Esq., Neighborhood Development Corporation of Jamaica Plain; the treasurer is Melvin Colon, Nuestra Comunidad Community Development Corporation and the clerk is Mathew Thall, Fenway Community Development Corporation. The Executive Director is Anne Reitmayer, Esq.

3 & 4. Organization History/Organization's Development Strategy

Boston Citywide Land Trust, Inc. (BCLT) is a Chapter 180 corporation with 501(c)(3) status formed in 1985 for the principal purpose of long term preservation of affordable housing in Boston. BCLT effectuates this purpose through its involvement in four primary functions: (1) acquisition and removal of property from the market; (2) development of the acquired property in collaboration with community developers; (3) preservation of the affordability of the developed housing through equity resale and use restrictions contained in a ground lease arrangement; and (4) monitoring

compliance with the terms of the ground lease. (see diagram marked as Attachment 3).

BCLT is currently engaged in the following projects:

1. 3 Buckley Ave, Jamaica Plain

BCLT acquired the property located at 3 Buckley Ave from the City of Boston in December, 1987 for one dollar.

BCLT is working in collaboration with the Jamaica Plain Neighborhood Development Corporation (NDC) in the rehabilitation of 3 Buckley. It is envisioned that 3 Buckley will become part of the NDC's scattered site limited equity coop after rehab. NDC has assumed responsibility for development, construction management and coop training.

BCLT secured construction financing from the Institute for Community Economics, Inc. at very favorable terms.

Commitment of 707 rental subsidies from the Boston Housing Partnership will enable the current low income residents to cover their share of the operating costs subsequent to renovation and to remain as coop members. At this point construction is in its final stages and costs have remained well within the projected budget. Resident selection has been completed in connection with the vacant first floor apartment. Resident coop training is anticipated to begin in the near future.

2. Boston Self Sufficiency

Boston Self Sufficiency is a program designed to "link job training, human services resources , and affordable housing, to allow low-income single mothers who are on the City's Section 8 waiting list to become economically self-sufficient". The Boston Self Sufficiency Task Force, which is composed of both public and private agencies with relevant expertise is providing leadership to the program. The development of permanent housing is seen as a critical component of the project and Family Service of Greater Boston is committed as developer of 15 unit limited equity cooperative. The Women's Institute of Housing and Economic Development, Inc. is the development consultant and Boston Citywide Land Trust, Inc. is a sponsor and will own the land on which the cooperative is built (The Land Trust will lease the land to the cooperative on a 99 year lease).

The City of Boston has agreed to support the Project by exploring possible City owned parcels for the housing site which could be the subject of special needs designation and a potential site in the Dudley Triangle area has been identified. The local neighborhood association (MT. Pleasant/Vine Neighborhood Association) and DSNI both are supportive of the project's location at the potential site and the project's location at the site is currently being considered by the Roxbury Neighborhood Council.

3. Aronie Properties

The Aronie properties consist of 70 units of housing in 11 buildings in Lower Roxbury owned by Israel and Asna Aronie. The Boston Citywide Land Trust Inc. joined with a coalition of tenants and advocates consisting of United South End Settlements, Cooperative Housing Task Force, Cedac, Greater Boston Legal Services which has been working to assemble resources to save the housing and develop it into a limited equity cooperative. The Boston Citywide Land Trust Inc. after protracted negotiations has negotiated a purchase and sales agreement with the Aronies which agreement was executed on June 7, 1988. The agreement provides for a price of \$2,450,000.00 with a closing date of September 9, 1988 and an option to extend for an additional sixty days with payment.

BCLT will purchase the buildings as interim owner/developer and manage them with a private management agent through an estimated 12 month acquisition/renovation period. The renovation envisions replacement of the heating system, upgrading of plumbing and electrical service, masonry repair, lead paint removal as well as some interior remodeling and room configuration.

At the time of the permanent finance closing, the property will be converted to a scattered site limited equity co-op with a ground lease held by BCLT. The current residents will not be displaced but will remain as co-op members, following an extensive tenant education and organizing process. Prices for shares of stock in the planned co-op are being kept low (\$1600) to be affordable to current low and moderate income residents.

4. Beacon Street Properties (Audubon Circle)

This project involves the production of a total of 217 residential units in the Audubon Circle area of Boston, in which the Audubon Circle Neighborhood Association has been actively involved. There are 19 properties in question currently owned by Boston University which are the subject

of a 1984 agreement between the City of Boston and Boston University in which B.U. agreed to sell properties which it owned outside of its campus boundaries. The project currently envisions the following income and use mix of the properties subsequent to development: Income: approximately 1/3 low; 1/3 moderate and 1/3 market; Use: 1/3 SRO/group care; 1/3 rentals (e.g. rental and limited equity coop); 1/3 condominium.

Boston Citywide Land Trust will play an acquisition and development role in the transfer and redevelopment of these properties and is working with the Audubon Circle Neighborhood Association and the Boston Redevelopment Authority to formulate the plan for same.

OTHER ACTIVITIES

BCLT is engaged in discussions with the Public Facilities Department of Boston to explore use by the City of BCLT as a mechanism to preserve long term affordability of housing developed on City owned land.

BCLT is involved in ongoing discussions with the Dudley Street Neighborhood Initiative concerning collaboration between the two organizations and the examination of the potential for the use of the land trust model as the affordability mechanism for housing ultimately developed within the Dudley triangle area.

BCLT is also in the process of formulating an acquisitions policy for land trust land.

BCLT in collaboration with the Cooperative Housing Task Force was recently awarded a Challenge Grant from MHP to develop further a model of the limited equity cooperative on ground leased land.

ANNE REITMAYER
One Smith Street
Dover, Massachusetts 02030
(617) 785-1538

EMPLOYMENT EXPERIENCE

EXECUTIVE DIRECTOR

BOSTON CITYWIDE LAND TRUST
Boston, MA

July 1987 -
Present

Manage Boston non-profit organization dedicated to the long-term preservation of affordable housing. Coordinate and conduct land trust acquisition, development and ground leasing activities. Assist and consult with non-profit organizations interested in land trust as an affordability mechanism. Raise funds and initiate new program activities.

TEACHING

NORTHEASTERN UNIVERSITY SCHOOL OF LAW
Boston, MA

June 1986 -
Present

Lecturer in Law: Teach Wills, Trusts and Future Interests and Modern Real Estate Transactions.

CITY UNIVERSITY OF NEW YORK LAW SCHOOL
Queens College
Bayside, NY

September 1985 -
August 1986

Assistant Professor: Developed course materials and taught a third year lawyering seminar in probate of estates; taught course in Wills, Trusts, Future Interests and first year course, "Work of a Lawyer" (introductory course in interviewing, counseling, negotiation). Served as "house counselor" to twenty-four first year students (teaching and supervising students in oral and written work in simulated cases students handle throughout semester).

SUFFOLK UNIVERSITY LAW SCHOOL
Boston, MA

September 1980 - May 1985
September 1986 - May 1987

Adjunct Clinical Supervisor: Supervised third year students in their representation of indigent criminal defendants; taught a biweekly seminar in criminal law and procedure. Developed written materials for use in trial simulation exercises.

ROXBURY COMMUNITY COLLEGE
Boston, MA

Spring 1982

Visiting Lecturer: Taught introductory course in business law.

LAW PRACTICE

ANNE REITMAYER, ESQ.
Boston, MA

July 1980
September 1985

General Litigation Practice: Civil litigation mainly concentrated in real estate, small business concerns, personal injury, medical malpractice, family and probate. Other significant areas of practice were criminal, disability income and employment.

REITMAYER AND LEIDEN
Boston, MA

October 1978 -
July 1980

Partner: General civil litigation practice similar to practice described above. Counsel to union caucus involving representation of members in N.L.R.B. proceedings and Federal Court litigation under Landrum Griffin Act.

ANNE REITMAYER, ESQ.
Boston, MA

April 1977 -
October 1978

General Practice: Emphasis in personal injury, criminal (including matters involving racial violence and issue of selective administration of justice) and family and housing matters. Counsel to small tenants' union in litigation involving claims for intentional infliction of distress for failure to maintain adequate building security.

DOYLE, PLAYTER, NOVICK AND REITMAYER
Now **KEHOE, DOYLE, PLAYTER, NOVICK**
Boston, MA

December 1975 -
April 1977

Partner: General civil and criminal practice. Co-authored "What You're Up Against," a student suspension rights handbook, distributed to high school students during initial implementation phase of Federal Desegregation Order and represented students at suspension hearings.

EDUCATION

BOSTON UNIVERSITY SCHOOL OF LAW
Graduate Tax Program
Boston, MA

Candidate for LLM in Taxation. Degree expected May 1989.

NORTHEASTERN UNIVERSITY SCHOOL OF LAW
Boston, MA
Juris Doctor, 1975

BOSTON UNIVERSITY
College of Liberal Arts
Boston, MA
B.A., 1971. Magna Cum Laude. Phi Beta Kappa.
Dean's List (1967-1971)

PUBLICATIONS

"Modification of Divorce Support Decrees Under RURESA: A Procedural and Substantive Quagmire." 20 New England Law Review 425 (1984-1985).

PROFESSIONAL AFFILIATIONS

Admitted to State Bar of Massachusetts (1975)
United States District Court, District of Massachusetts (1977)
United States Supreme Court (1980)
Member, Massachusetts Bar Association

References furnished upon request.

PETER NICHOLAS ELTON

36 Verndale Street,
Brookline, MA, 02146
(617) 232-2873

AWARDS & CERTIFICATIONS

Registered Architect, Massachusetts

Outstanding Design Award/Affordable Housing, Mass. Housing Partnership, 1987
Cycle 5 Grant, H.U.D. Solar Heating and Cooling Demonstration Program,
Residential Integrated Projects, 1979.

Honorable Mention, D.C.A. Hous. Comp.: Chelmsford, MA, 1978, Fitchburg, MA, 1975

Alpha Rho Chi, Massachusetts Institute of Technology, 1977.

AIA Scholarship, Massachusetts Institute of Technology, 1974.

EDUCATION

Master of Architecture, Massachusetts Institute of Technology, 1977.

Master of Business Administration, Indiana University, 1969.

Bachelor of Arts, Economics, Syracuse University, 1967.

PROFESSIONAL EXPERIENCE

Principal: Elton & Assoc., Architects, Cambridge, MA, 1986-present

Projects: Congregate, Deinstitutional, Multi-Family, & Affordable
Housing, Corporate & Legal Offices, School & Campus Plan,
Elderly Center, Bank Renovation, Townhouses, Residences

Principal: Conover/Elton & Assoc., Architects, Cambridge, MA, 1979-present

Projects: Corporate Office Headquarters, Mental Health Facilities,
Community Center, Commercial Renovations, Retail Store
Interiors, Solar-Heated Residences, New and
Rehabilitated Housing

Principal: Brook-Elton Partnership, Architects, Cambridge, MA, 1978-1980

Projects: Passive Solar Prototype Homes

Designer, Construction Supervisor: Urban Development and Investment
Corporation, Cambridge, MA, 1978-1980.

Projects: New and Rehabilitated Housing

Designer: Glaser, DeCastro, Vitols Partnership, Boston, MA, 1977-1978

Project: Rehabilitation of Historic School Building to Elderly Housing

TEACHING EXPERIENCE

Department of Architecture, Massachusetts Institute of Technology,
Cambridge, MA, 1975-1977.

Design Studio, Boston Architectural Center, Boston, MA, 1976.

Design Critic, Mass. Inst. of Tech, Harvard Univ., Boston Arch. Center

PUBLICATIONS

"Massachusetts CZM Passive Solar Design Project," Prototype Passive Solar
Design, Coastal Zone Management, 1978, with Bruce Brook

"New Energy-Conserving Passive-Solar Single-Family Homes," H.U.D. and
the U.S. Department of Energy, 1979, Contributing Author.

"Carriage House Renovation", Fine Homebuilding, 1987

DAVID PATTON HORSLEY
32 Aberdeen Road
Somerville, MA 02144
617/6230247

EXPERIENCE

Elton & Associates
Cambridge, MA

Sept 87-Present

Project Designer and Manager. Office projects include various forms of modular and stick-built housing, congregate and conventional elderly housing and centers, dormitories and learning facilities for the emotionally disturbed, as well as many small scale residential and commercial renovations.

John Catlin and Associates, Inc.
Boston, MA

Nov 85-Aug 87

Project Designer and Manager. Responsible for design development, production of construction documents, engineering coordination, millwork design, and construction management and supervision. Scale of projects included residential, commercial, retail, and institutional.

Free-lance Design

June 85-Present

Site inspection, design, and production of construction documents of small scale residential projects.

Architectural Energy Corporation
Westminster, CO

Mar 85-Oct 85

Graphic layout and design for a small international architectural engineering firm. Site planning, presentation drafting, and design and illustration of energy construction detailing manuals.

World Travel

Jan 85-Feb 86

Thirteen months spent travelling in Europe, Africa, the Middle-East, and Asia. This was a self-financed, low-budget venture to learn more about the world.

EDUCATION

The University of Colorado College of Design and Planning
Bachelor of Environmental Design
Graduated with Honors

May 83

RECOGNITION

Apartment design and graphics published in Solar Energy Planning,
copyright 1984 by Phillip Tabb, AIA.

May 84

Photographics exhibited at the University of Colorado Memorial Center,
Boulder, and Zia Sun Gallery, Telluride, Colorado.

Mar 83

Regents' Scholarship to the University of Colorado

May 79

ROSS A. SILBERBERG
1440 Beacon Street, #707
Brookline, MA 02146
(617) 277-1463

CAREER
OBJECTIVES

...to work towards licensing and practice...
...to develop as a designer and professional...
...to teach...
...to publish...

EXPERIENCE

Designer, Elton and Associates, Cambridge, MA,
July 1987 to present.
Project Manager/Project Designer, various residential and
commercial projects.

Associate, Gutman Associates Inc., Boston, MA,
March 1986 to June 1987.
Project Manager/Project Designer, Back Bay Row House
Renovation/Condominium conversion, Dorchester Triple-Decker
Renovation/Condominium conversion.
Project Manager, Brighton Condominium conversion
20 Buildings, 353 Units.
CADD System Manager.

Faculty/Thesis Advisor, Boston Architectural Center,
September 1985 to present
Design and Theory Instructor, B, C, and D level studios
Projects include housing in Brookline and Boston
(Tent City site), Artists Housing/Workspace in Boston, Inquiry
into 'place' (van Eyck, et al.); sites including Federal Plaza,
NY NY, site of "Tilted Arc", by Richard Serra.
Primarily interested the role of architecture as context for
meaning in action, as apposed to received meaning.

Draftsman, Grassi Sharkey Design Group (now Sharkey Design),
Boston, MA, September 1985 to March 1986.
Draftsman/Designer, Back Bay Row House Renovation/Condominium
conversions.
Draftsman, various Condominium conversions.

Draftsman, Martha L. Rothman, Elliot Paul Rothman,
Architects, Inc., February 1985 to September 1986.
Draftsman, Renovation/Addition, Beth Israel Hospital.

Draftsman, Lawrence Atkin, Architect, Montpelier, VT,
May 1983 to August 1983.

Freelance Designer, January 1984 to present.
Current projects include Partial Renovation, South End
Row House, Preliminary Investigation/Development, 50+ acre
site in Central Vermont.
Past projects include a Single Family house in New Hampshire
and Law Offices in Brockton, MA.

EDUCATION

Master of Science in Architecture Studies, anticipated May 1989
Massachusetts Institute of Technology, Cambridge MA

Bachelor of Architecture, May 1984
Rensselaer Polytechnic Institute, Troy NY

Bachelor of Science, Building Science, May 1984
Rensselaer Polytechnic Institute, Troy NY

Participant, Denmark's International Study Program
University of Copenhagen/Danish Royal Academy, Fall 1983

CADD Training Program
Holguin Corporation, El Paso, TX, July 1986

ACTIVITIES

Guest Speaker, American Institute of Architectural Students
National Convention, New York City, November 1985

Guest Speaker/Critic, Boston Architectural Center
September 1985 to present

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RICHARD A. HARRIS
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WILLIAM W. PORTER
THOMAS R. GOLD
JOEL R. LEEMAN
MARK S. NICHAN
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BARBARA E. SHAEFFER
HARRY S. BARNHART
PHILIP A. HERMAN
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PATRICIA A. SAINT JAMES
MARY C. CONNAUGHTON
ELLEN C. WISSELL
JONATHAN R. UNDERBY
STEVEN R. ASTROVE
MICHAEL N. ROBINSON
WESLEY R. GARDENHART
PHILLIP S. LEVY
ERIC L. TAFTE
ALEXANDER S. KOFFINGER
REBECCA J. BENSON
BARRY M. BOWEN
JOHN E. TROWER
CHRISTINA L. PALMER
ROBERT P. MARCOVITCH

GOULSTON & STORRS, P.C.

Goulston & Storrs, P.C., is a full service law firm of approximately 80 attorneys practicing both locally and nationally. The firm has expertise in a number of areas of law relevant to the project: real estate finance, development and land use; income tax; general corporate; and matters relating particularly to public and private finance of affordable housing. In this regard, clients of the firm in the past include the Tenant Task Force of Columbia Point during the redevelopment process, other public housing Tenant groups in Lynn and Weymouth, and non-profit developers such as Nuestra Comunidad Community Development Corporation and American Housing & Development Corporation.

Although Boston Citywide Land Trust is a client of the firm, several attorneys in particular will be primarily responsible for handling this matter. These are:

JORDAN P. KRASNOW - Mr. Krasnow is a partner in the firm, and was formerly a partner at Gaston & Snow. He has over fifteen years experience in all aspects of real estate finance and development, including substantial experience in representing developers of housing in projects involving MHFA, SHARP, and other public sources of finance. Mr. Krasnow also was a member of the Mayor's Task Force on Linkage among his other involvements in assisting the development of affordable housing in the Commonwealth.

DAVID M. ABROMOWITZ - Mr. Abromowitz is an associate in the firm also specializing in real estate finance and development

matters. In addition to his regular commercial practice, he has been involved in a variety of efforts to assist in the development of affordable housing. He has worked with other community land trusts, such as the Greenfield Area Community Land Trust in a project involving cooperatives located on ground leased land, financed by two Greenfield area lenders and MHFA.

NANCY M. DAVIDS - Ms. Davids is an associate similarly specializing in real estate development and finance matters. Ms. Davids is a summa cum laude graduate of Boston College Law School where she was an editor of the Law Review, and she has recently completed a clerkship to the Honorable Ruth Abrams of the Massachusetts Supreme Judicial Court.

(613)

James E. Fox
122 North Street
Cambridge, Massachusetts 02139
(617) 354-5193

DEVELOPMENT CONSULTANT'S RESUME

- EXPERIENCE**
- Providing technical assistance to non-profit organizations affordable housing.
 - 1977-1981** **HOUSING DIRECTOR**: Coalition for a Better Area, Lowell, MA.
 - Developed all units of low-moderate income housing in 17 apartment and row construction and substantially renovated buildings.
 - Secured financing and grants in excess of \$1 million.
 - Directed financial management of public and private loans, grants, and federal funds.
 - Managed development team, supervised construction, sales and rentals to families.
 - 1974-1977** **PROJECT MANAGER**: Joint-Start Corporation, Cambridge, MA.
 - Developed and managed affordable housing.
 - Directed financial and city financing, wrote applications, managed construction, selected sites for development and aided through acquisition and purchase procedures.
 - 1970-1974** **HOUSING REGULATION SPECIALIST**: Joint-Start Corporation.
 - Developed renovation packages for recipients of low income housing grants.
 - Identified code violations, drafted applications and submitted construction contracts and negotiations between homeowners and contractors.
 - 1968-1970** **CARPENTER**
 - Planning and finish carpentry on new construction and total renovation residential jobs in Framingham, MA, Milford, California, and Boston, Mass.

RELATED EXPERIENCE

- Contractor's License, Commonwealth of Massachusetts and City of Cambridge.
- Low Income, Cambridge Neighborhood Development Council.

EDUCATION

University of California, Santa Cruz: 1977
B.A. Degree with honors

ADDITIONAL COURSES

Harvard Extension
Boston Architectural Center

Spencer Institute
Boston Seminars

Debra E. Fox
131 Antrim Street
Cambridge, Massachusetts 02139
(617) 354-5190

- Present HOUSING CONSULTANT: self employed
- Providing technical assistance to non-profits developing affordable housing.
- 3/83-3/87 HOUSING DIRECTOR: Coalition for a Better Acre, Lowell, MA.
- Developed 60 units of low-moderate income housing in 20 scattered site new construction and historically renovated buildings.
 - Secured financing and grants in excess of \$3 million.
 - Created financial partnership of public and private local, state, and federal funds.
 - Managed development team, supervised construction, sales and rentals to families.
- 6/81-2/83 PROJECT MANAGER: Just-A-Start Corporation, Cambridge, MA.
- Developed new affordable townhouses.
 - Secured federal and city financing, wrote specifications, managed construction, marketed homes to neighborhood residents, and aided buyers with mortgage and purchase procedures.
- 5/80-5/81 HOUSING REHABILITATION SPECIALIST: Just-A-Start Corporation
- Developed renovation packages for recipients of home rehabilitation grants.
 - Identified code violations, drafted specifications
 - Supervised construction, contracts, and negotiations between homeowners and contractors.
- 7/76-4/80 CARPENTER
- Framing and finish carpentry on new construction and total renovation residential jobs in Brunswick, Maine, Oakland, California, and Boston, Mass.

RELATED EXPERIENCE:

- Contractor's license, Commonwealth of Massachusetts and City of Cambridge.
- Loan Committee, Cambridge Neighborhood Apartment Housing Services.

EDUCATION:

University of California, Santa Cruz, 1977
B.A. Politics with honors

Additional Courses:

Harvard Extension

Boston Architectural Center

Shelter Institute

Radcliffe Seminars

CO-OP CONSULTANT'S RESUME

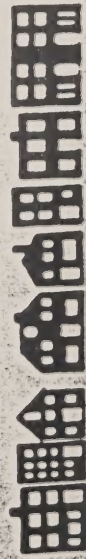


THE COOPERATIVE HOUSING TASK FORCE

The Cooperative Housing Task Force (CHTF) is a non-profit organization committed to the development and support of limited equity housing cooperatives in Massachusetts. Limited equity co-ops are an important, previously under-utilized form of affordable resident-controlled homeownership. The cooperative structure allows all households an active voice in their housing decisions, through membership in the co-op corporation and a vote in co-op governance. The limited equity formula restricts resale values in order to ensure affordable housing not just for today's residents, but for future residents also.

During the past several years, there has been a dramatic increase in the number of limited equity co-ops in Massachusetts, from approximately 22 in 1982 to 40 in 1987 to 54 in early 1988. CHTF's goals are to continue to expand the resources available for developing co-ops and to provide support for established co-ops. The Task Force accomplishes these goals through the provision of a variety of services, including:

- Introductory workshops to explore co-op development options
- Assistance in all aspects of co-op project development
- Co-op board and resident training
- Co-op marketing and referrals
- Monitoring of limited equity restrictions
- Advocacy with state and local government
- Up-to-date information on co-op finance and development
- Support for established co-ops

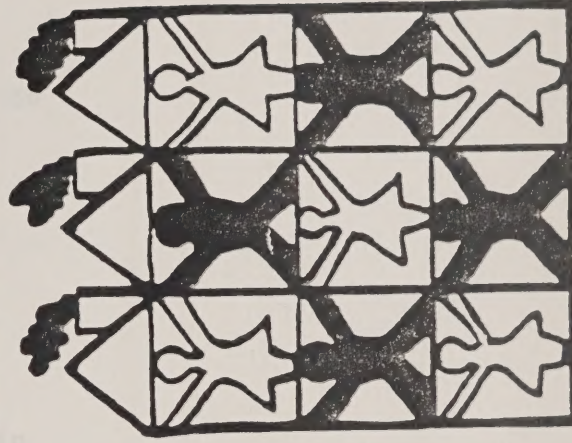


SERVICES

Introductory Workshops. CHTF offers introductory workshops to groups interested in exploring limited equity cooperatives as a development option or considering conversion. Workshops cover financing sources, offer insight into the problems that may be encountered, and suggest how a co-op might best be structured.

Development Assistance. The Task Force is experienced in developing and analyzing project financial proformas for new construction and the conversion of rental property to cooperative. CHTF provides assistance in targeting development funding sources, selecting methods to ensure long term affordability, understanding what legal documents are necessary to establish a cooperative corporation, and complying with financing restrictions while selecting residents for a co-op.

Co-op Board and Resident Training. CHTF conducts initial training sessions for new co-ops and ongoing training for established co-ops. Training increases residents' understanding of the cooperative structure and their role in it, and leads to greater participation in the co-op. Sessions focus on understanding legal documents, the budgeting process, the role of the management agent, and the responsibilities of the co-op residents and board members.



Co-op Marketing and Referral. The Task Force refers individuals seeking to join a co-op to co-ops with vacancies. Our centralized referral system will match prospective buyers to co-ops with vacancies. CHTF offers marketing services to co-ops with special marketing needs. This includes advertising, screening callers, and showing units to prospective buyers.

Monitoring Equity Restrictions. CHTF will act as a third party monitor of sales to ensure that a co-op is complying with its limited equity restrictions. This service provides assurance to lenders, public agencies, and co-op developers who seek guarantees that a co-op is maintaining its limited equity character over time.

Advocacy. The Task Force is actively involved in lobbying for legislative and programmatic changes which allow co-ops to receive money from Federal and State housing funds. CHTF advocates to state and local government agencies on behalf of co-ops and co-op residents concerning such issues as taxation of co-ops.

Informational Services. CHTF is an invaluable informational resource for co-ops, co-op developers, and individuals looking to join a housing co-op. The Task Force has developed publications on a number of topics, including financial resources available to co-ops, a comprehensive listing of co-ops in Massachusetts, various equity formulas, and case studies of several co-ops. The Task Force has put together a Co-op Resource Library which covers a range of topics, including co-op conversions, tax policies, legal documents, and mobile home park cooperatives. The library is open to the public by appointment.

Support for Established Co-ops. Through its Mutual Housing Initiative, CHTF has begun to provide support services which strengthen the on-going operations of housing cooperatives. A co-op share loan program and a troubleshooting service to existing co-ops are being developed.



SAMPLE GROUPS SERVED
July - December 1987

Nonprofits or Community-Based Organizations

Allston-Brighton Community Development Corporation
ARISE, Springfield
Arlington Food Co-op
Back of the Hill CDC
Boston Affordable Housing Coalition
Boston Community Land Trust
Casa Latina, Northampton
Castle Square Tenants' Association
Central Massachusetts Legal Services
Family Service Association of Greater Boston
Framingham Community Land Trust
Franklin County Land Trust
Greater Boston Legal Services
Hilltown Community Development Corporation
Homeowners Rehabilitation, Inc.
Industrial Cooperative Association
Institute for Community Economics
Jewish Community Housing
Just-A-Start
Lexington Interfaith Housing
Local 26
Lower Roxbury Tenants Association
Massachusetts Tenants Organization
Midlife Options for Women
Neighborhood Development of Jamaica Plain
North Adams Community Development Corporation
Quincy Geneva Community Development Corporation
PACE, Inc., New Bedford
Project Hope
Rural Housing Improvement
South End Neighborhood Action Project
South Shore Housing Development
Tri-Area Community Development Corporation, Worcester
United South End Settlements
Uphams Corner Neighborhood Housing Services
Urban Edge
Waltham Concerned Citizens
Washington, D.C. Mutual Housing Association
Western Massachusetts Community Loan Fund
West Roxbury Mobile Home Park

Housing Cooperatives

Amherst/Bailey
Fensgate Cooperative
First Fenway Cooperative
49 Symphony Road
Frankie O'Day Cooperative
Montebello Road Cooperative
Northridge Cooperative
Oak Ledge Heights Cooperative
St. Joseph's Community
249 A Street Cooperative

Government Agencies

Boston Assessing Department
Boston Housing Authority
Boston Public Facilities Department
Casino Reinvestment Development Authority, Atlantic City
City of Cambridge
Cambridge Housing Authority
Department of Mental Health
Executive Office of Communities and Development
Federal Reserve Bank
Mass. Housing Finance Agency
Metropolitan Area Planning Council
Town of Amherst
Town of Brookline
Town of Framingham

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617/6230247

EXPERIENCE

- Elton & Associates Sept 87-Present
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Project Designer and Manager. Office projects include various forms of modular and stick-built housing, congregate and conventional elderly housing and centers, dormitories and learning facilities for the emotionally disturbed, as well as many small scale residential and commercial renovations.
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Westminster, CO
Graphic layout and design for a small international architectural engineering firm. Site planning, presentation drafting, and design and illustration of energy construction detailing manuals.
- World Travel Jan 85-Feb 86
Thirteen months spent travelling in Europe, Africa, the Middle-East, and Asia. This was a self-financed, low-budget venture to learn more about the world.

EDUCATION

- The University of Colorado College of Design and Planning
Bachelor of Environmental Design
Graduated with Honors May 83

RECOGNITION

- Apartment design and graphics published in Solar Energy Planning, copyright 1984 by Phillip Tabb, AIA. May 84
- Photographics exhibited at the University of Colorado Memorial Center, Boulder, and Zia Sun Gallery, Telluride, Colorado. Mar 83
- Regents' Scholarship to the University of Colorado May 79

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CAREER
OBJECTIVES

...to work towards licensing and practice...
...to develop as a designer and professional...
...to teach...
...to publish...

EXPERIENCE

Designer, Elton and Associates, Cambridge, MA,
July 1987 to present.
Project Manager/Project Designer, various residential and
commercial projects.

Associate, Gutman Associates Inc., Boston, MA,
March 1986 to June 1987.
Project Manager/Project Designer, Back Bay Row House
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Renovation/Condominium conversion.
Project Manager, Brighton Condominium conversion
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Faculty/Thesis Advisor, Boston Architectural Center,
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Design and Theory Instructor, B, C, and D level studios
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(Tent City site), Artists Housing/Workspace in Boston, Inquiry
into 'place' (van Eyck, et.al.); sites including Federal Plaza,
NY NY, site of "Tilted Arc", by Richard Serra.
Primarily interested the role of architecture as context for
meaning in action, as apposed to received meaning.

Draftsman, Grassi Sharkey Design Group (now Sharkey Design),
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Current projects include Partial Renovation, South End
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Past projects include a Single Family house in New Hampshire
and Law Offices in Brockton, MA.

EDUCATION

Master of Science in Architecture Studies, anticipated May 1989
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Bachelor of Architecture, May 1984
Rensselaer Polytechnic Institute, Troy NY

Bachelor of Science, Building Science, May 1984
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Participant, Denmark's International Study Program
University of Copenhagen/Danish Royal Academy, Fall 1983

CADD Training Program
Holguin Corporation, El Paso, TX, July 1986

ACTIVITIES

Guest Speaker, American Institute of Architectural Students
National Convention, New York City, November 1985

Guest Speaker/Critic, Boston Architectural Center
September 1985 to present

ATTORNEY'S RESUME

JOHNSON & STONE, P.C.

JOHNSON & STONE, P.C., is a full service law firm of approximately 100 attorneys practicing both locally and nationally. The firm has expertise in a number of legal areas including: real estate finance, intellectual property, corporate law, general corporate, and related matters. The firm has a strong reputation for its ability to handle complex litigation and its ability to provide cost-effective solutions to its clients. The firm is a member of the American Bar Association and the American College of Trust and Estate Counsel. The firm is also a member of the National Association of Attorneys and Counselors.

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LESTER J. FASER
JACK A. DIFERMAN
MARK D. BALE
DAVID M. ABROMOWITZ
ADRIENNE H. HARRMAN
WILLIAM W. POSTER
THOMAS R. BOLD
JOEL R. LEEMAN
MARK S. NICHAN
LORI S. PEARLMAN

NICHOLE H. SHAFER
BARBARA E. SHAEFFER
HARRY S. BARNHART
PHILIP A. HERMAN
DAVID J. REIER
PATRICIA A. SAINT JAMES
WARY C. CORRAUGHTON
ELLEN C. WISSELL
JONATHAN R. LINDSAY
STEVEN R. ASTHOVE
MICHAEL H. ROBINSON
WESLEY R. GARDENHART
PHILIP S. LEVY
ERIC L. TAPPE
ALEXANDER S. HOFFINGER
REBECCA J. BENSON
BARRY E. TWONIS
CHRISTINA L. PALMER
ROBERT P. BARCOVITCH

GOULSTON & STORRS, P.C.

Goulston & Storrs, P.C., is a full service law firm of approximately 80 attorneys practicing both locally and nationally. The firm has expertise in a number of areas of law relevant to the project: real estate finance, development and land use; income tax; general corporate; and matters relating particularly to public and private finance of affordable housing. In this regard, clients of the firm in the past include the Tenant Task Force of Columbia Point during the redevelopment process, other public housing Tenant groups in Lynn and Weymouth, and non-profit developers such as Nuestra Comunidad Community Development Corporation and American Housing & Development Corporation.

Although Boston Citywide Land Trust is a client of the firm, several attorneys in particular will be primarily responsible for handling this matter. These are:

JORDAN P. KRASNOW - Mr. Krasnow is a partner in the firm, and was formerly a partner at Gaston & Snow. He has over fifteen years experience in all aspects of real estate finance and development, including substantial experience in representing developers of housing in projects involving MHFA, SHARP, and other public sources of finance. Mr. Krasnow also was a member of the Mayor's Task Force on Linkage among his other involvements in assisting the development of affordable housing in the Commonwealth.

DAVID M. ABROMOWITZ - Mr. Abromowitz is an associate in the firm also specializing in real estate finance and development

matters. In addition to his regular commercial practice, he has been involved in a variety of efforts to assist in the development of affordable housing. He has worked with other community land trusts, such as the Greenfield Area Community Land Trust in a project involving cooperatives located on ground leased land, financed by two Greenfield area lenders and MHFA.

NANCY M. DAVIDS - Ms. Davids is an associate similarly specializing in real estate development and finance matters. Ms. Davids is a summa cum laude graduate of Boston College Law School where she was an editor of the Law Review, and she has recently completed a clerkship to the Honorable Ruth Abrams of the Massachusetts Supreme Judicial Court.

(613)

Robert A. Fox
131 Antioch Street
Cambridge, Massachusetts 02138
(617) 552-1100

DEVELOPMENT CONSULTANT'S RESUME

1988-1990

HOUSING

- Providing technical assistance to non-profit housing developers

1985-1987

HOUSING DEVELOPMENT: Eastman & Sons, Lowell, MA

- Developed 30 units of low-income housing in the historic downtown area of Lowell, MA. The project was a joint venture with the city of Lowell and the state of Massachusetts.
- Secured 100% financing for the project.
- Created a new housing development in the historic downtown area of Lowell, MA.
- Managed the project from start to finish.

1981-1983

PROPERTY MANAGER: Eastman & Sons, Lowell, MA

- Managed the property from start to finish.
- Secured 100% financing for the project.
- Created a new housing development in the historic downtown area of Lowell, MA.
- Managed the project from start to finish.

1979-1981

HOUSING DEVELOPMENT: Eastman & Sons, Lowell, MA

- Developed 30 units of low-income housing in the historic downtown area of Lowell, MA. The project was a joint venture with the city of Lowell and the state of Massachusetts.
- Secured 100% financing for the project.
- Created a new housing development in the historic downtown area of Lowell, MA.
- Managed the project from start to finish.

1976-1978

CARPENTER

- Framing and finish carpenter on new construction and total renovation projects in the historic downtown area of Lowell, MA.

RELATED EXPERIENCE:

- Construction of a new housing development in the historic downtown area of Lowell, MA.
- Low Income Housing Tax Credit (LIHTC) project in the historic downtown area of Lowell, MA.

EDUCATION:

University of California, Santa Cruz, 1977
B.A. Political Science

Additional Education:
Harvard Extension
School of Architecture

Harvard Extension
School of Architecture

Debra E. Fox
131 Antrim Street
Cambridge, Massachusetts 02139
(617) 354-5190

- Present HOUSING CONSULTANT: self employed
- Providing technical assistance to non-profits developing affordable housing.
- 3/83-3/87 HOUSING DIRECTOR: Coalition for a Better Acre, Lowell, MA.
- Developed 60 units of low-moderate income housing in 20 scattered site new construction and historically renovated buildings.
 - Secured financing and grants in excess of \$3 million.
 - Created financial partnership of public and private local, state, and federal funds.
 - Managed development team, supervised construction, sales and rentals to families.
- 6/81-2/83 PROJECT MANAGER: Just-A-Start Corporation, Cambridge, MA.
- Developed new affordable townhouses.
 - Secured federal and city financing, wrote specifications, managed construction, marketed homes to neighborhood residents, and aided buyers with mortgage and purchase procedures.
- 5/80-5/81 HOUSING REHABILITATION SPECIALIST: Just-A-Start Corporation
- Developed renovation packages for recipients of home rehabilitation grants.
 - Identified code violations, drafted specifications
 - Supervised construction, contracts, and negotiations between homeowners and contractors.
- 7/76-4/80 CARPENTER
- Framing and finish carpentry on new construction and total renovation residential jobs in Brunswick, Maine, Oakland, California, and Boston, Mass.

RELATED EXPERIENCE:

- Contractor's license, Commonwealth of Massachusetts and City of Cambridge.
- Loan Committee, Cambridge Neighborhood Apartment Housing Services.

EDUCATION:

University of California, Santa Cruz, 1977
B.A. Politics with honors

Additional Courses:

Harvard Extension

Boston Architectural Center

Shelter Institute

Radcliffe Seminars

CO-OP CONSULTANT'S RESUME



THE COOPERATIVE HOUSING TASK FORCE

The Cooperative Housing Task Force (CHTF) is a non-profit organization committed to the development and support of limited equity housing cooperatives in Massachusetts. Limited equity co-ops are an important, previously under-utilized form of affordable resident-controlled homeownership. The cooperative structure allows all households an active voice in their housing decisions, through membership in the co-op corporation and a vote in co-op governance. The limited equity formula restricts resale values in order to ensure affordable housing not just for today's residents, but for future residents also.

During the past several years, there has been a dramatic increase in the number of limited equity co-ops in Massachusetts, from approximately 22 in 1982 to 40 in 1987 to 54 in early 1988. CHTF's goals are to continue to expand the resources available for developing co-ops and to provide support for established co-ops. The Task Force accomplishes these goals through the provision of a variety of services, including:

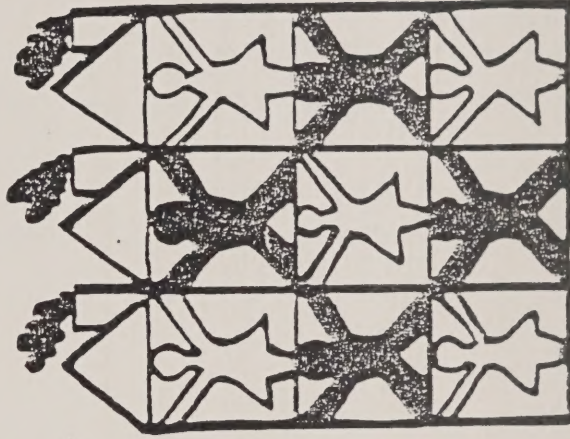
- Introductory workshops to explore co-op development options
- Assistance in all aspects of co-op project development
- Co-op board and resident training
- Co-op marketing and referrals
- Monitoring of limited equity restrictions
- Advocacy with state and local government
- Up-to-date information on co-op finance and development
- Support for established co-ops

SERVICES

Introductory Workshops. CHTF offers introductory workshops to groups interested in exploring limited equity cooperatives as a development option or considering conversion. Workshops cover financing sources, offer insight into the problems that may be encountered, and suggest how a co-op might best be structured.

Development Assistance. The Task Force is experienced in developing and analyzing project financial proformas for new construction and the conversion of rental property to cooperative. CHTF provides assistance in targeting development funding sources, selecting methods to ensure long term affordability, understanding what legal documents are necessary to establish a cooperative corporation, and complying with financing restrictions while selecting residents for a co-op.

Co-op Board and Resident Training. CHTF conducts initial training sessions for new co-ops and ongoing training for established co-ops. Training increases residents' understanding of the cooperative structure and their role in it, and leads to greater participation in the co-op. Sessions focus on understanding legal documents, the budgeting process, the role of the management agent, and the responsibilities of the co-op residents and board members.



Co-op Marketing and Referral. The Task Force refers individuals seeking to join a co-op to co-ops with vacancies. Our centralized referral system will match prospective buyers to co-ops with vacancies. CHTF offers marketing services to co-ops with special marketing needs. This includes advertising, screening callers, and showing units to prospective buyers.

Monitoring Equity Restrictions. CHTF will act as a third party monitor of sales to ensure that a co-op is complying with its limited equity restrictions. This service provides assurance to lenders, public agencies, and co-op developers who seek guarantees that a co-op is maintaining its limited equity character over time.

Advocacy. The Task Force is actively involved in lobbying for legislative and programmatic changes which allow co-ops to receive money from Federal and State housing funds. CHTF advocates to state and local government agencies on behalf of co-ops and co-op residents concerning such issues as taxation of co-ops.

Informational Services. CHTF is an invaluable informational resource for co-ops, co-op developers, and individuals looking to join a housing co-op. The Task Force has developed publications on a number of topics, including financial resources available to co-ops, a comprehensive listing of co-ops in Massachusetts, various equity formulas, and case studies of several co-ops. The Task Force has put together a Co-op Resource Library which covers a range of topics, including co-op conversions, tax policies, legal documents, and mobile home park cooperatives. The library is open to the public by appointment.

Support for Established Co-ops. Through its Mutual Housing Initiative, CHTF has begun to provide support services which strengthen the on-going operations of housing cooperatives. A co-op share loan program and a troubleshooting service to existing co-ops are being developed.



SAMPLE GROUPS SERVED
July - December 1987

Nonprofits or Community-Based Organizations

Allston-Brighton Community Development Corporation
ARISE, Springfield
Arlington Food Co-op
Back of the Hill CDC
Boston Affordable Housing Coalition
Boston Community Land Trust
Casa Latina, Northampton
Castle Square Tenants' Association
Central Massachusetts Legal Services
Family Service Association of Greater Boston
Framingham Community Land Trust
Franklin County Land Trust
Greater Boston Legal Services
Hilltown Community Development Corporation
Homeowners Rehabilitation, Inc.
Industrial Cooperative Association
Institute for Community Economics
Jewish Community Housing
Just-A-Start
Lexington Interfaith Housing
Local 26
Lower Roxbury Tenants Association
Massachusetts Tenants Organization
Midlife Options for Women
Neighborhood Development of Jamaica Plain
North Adams Community Development Corporation
Quincy Geneva Community Development Corporation
PACE, Inc., New Bedford
Project Hope
Rural Housing Improvement
South End Neighborhood Action Project
South Shore Housing Development
Tri-Area Community Development Corporation, Worcester
United South End Settlements
Uphams Corner Neighborhood Housing Services
Urban Edge
Waltham Concerned Citizens
Washington, D.C. Mutual Housing Association
Western Massachusetts Community Loan Fund
West Roxbury Mobile Home Park

Housing Cooperatives

Amherst/Bailey
Fensgate Cooperative
First Fenway Cooperative
49 Symphony Road
Frankie O'Day Cooperative
Montebello Road Cooperative
Northridge Cooperative
Oak Ledge Heights Cooperative
St. Joseph's Community
249 A Street Cooperative

Government Agencies

Boston Assessing Department
Boston Housing Authority
Boston Public Facilities Department
Casino Reinvestment Development Authority, Atlantic City
City of Cambridge
Cambridge Housing Authority
Department of Mental Health
Executive Office of Communities and Development
Federal Reserve Bank
Mass. Housing Finance Agency
Metropolitan Area Planning Council
Town of Amherst
Town of Brookline
Town of Framingham

ANN L. SILVERMAN
1578 Cambridge St.
Cambridge, MA 02138
617-354-1368 (home)
617-482-5062 (work)

EMPLOYMENT EXPERIENCE

July 1986-Present COOPERATIVE HOUSING TASK FORCE, Boston, MA. Executive Director. Manage statewide nonprofit organization which promotes limited equity cooperative housing. Assist nonprofit organizations to develop and finance limited equity cooperatives. Train coop boards. Work with public and private lenders to create increased cooperative housing financing tools. Supervise staff, raise funds, and initiate new program activities.

October 1985-February 1987 ALLSTON-BRIGHTON COMMUNITY DEVELOPMENT CORPORATION, Allston, MA. Consultant/Project Manager. Initiated limited equity cooperative homeownership program. Conducted feasibility studies for cooperative conversions of rental properties. Held tenant education workshops. Marketed the program to realtors, owners, and lenders. Developed 34 unit mixed-income coop conversion project. Oversaw from feasibility study through acquisition, rehabilitation, financing, and marketing.

September 1981-September 1985 BOSTON HOUSING AUTHORITY, Boston, MA. Redevelopment Coordinator. Managed redevelopment activities for the reconstruction of a large public housing development under the Federal Turnkey program. Administered redevelopment budgets. Supervised consultants and staff working on the program. Directed relocation and reoccupancy programs. Coordinated real estate closings. Managed modernization program and developed master plan for redevelopment of medium-sized public housing development. Successfully raised funds to initiate redevelopment and selected architect. Facilitated involvement of tenants in all redevelopment activities. Developed decentralized capital budgeting process. Formulated housing management plans.

June-September 1981 CONOVER-ELTON ASSOCIATES, Boston, MA. Consultant. Developed tenant handbook on maintenance of public housing. Outlined curriculum for tenant and staff training in public housing operations. Prepared recommendations for a preventive maintenance program.

- October 1978-May 1981 CITIZENS HOUSING AND PLANNING ASSOCIATION, Boston, MA. Assistant Program Director. For a Demonstration Program on the sale of HUD-foreclosed multifamily properties. Provided technical assistance to low/moderate income tenants considering ownership of these properties. Prepared training materials and conducted workshops on: options for resident-controlled ownership; multifamily property management; and organizational development. Edited tenant training materials into handbooks for HUD. Worked closely with local HUD officials and private housing managers on the redevelopment, management, and sale of HUD-owned housing.
- January 1977-May 1978 DEPARTMENT OF CITY AND REGIONAL PLANNING, University of North Carolina, Chapel Hill. Editor of carolina planning. Responsible for editorial, business, and administrative tasks on semi-annual magazine focused on planning and policy-making in the Southeast. Raised funds, supervised staff, and prepared articles for publication.
- March-June 1976 ENVIRONMENTAL PROTECTION SERVICE, Jerusalem, Israel. Planner. Initiated studies of urban environmental quality, including the impact of proposed increases in density on the quality of life, and the "carrying capacity" of the urban environment.
- April-September 1975 JERUSALEM MUNICIPALITY CITY PLANNING DEPARTMENT, Jerusalem, Israel. Planner. Surveyed housing conditions and population growth, and projected future housing needs in East Jerusalem, for an update of the Jerusalem Master Plan.
- January-March 1975 JEWISH AGENCY SETTLEMENT PLANNING DEPARTMENT AND MINISTRY OF INTERIOR, Beersheva, Israel. Planner. Wrote planning program for a new neighborhood in Beersheva, incorporating in the particular needs of the Russian and American immigrants for whom the neighborhood was planned.
- NOTE: The last two positions were part of a one year program, "Sherut La'am", similar to the Peace Corps. The first three months of that year were spent in an intensive Hebrew language course.
- September 1972-April 1973 THE ROUSE COMPANY, Columbia, MD. Research Assistant. Examined and proposed lower income housing strategies for the new town and the surrounding county in the areas of finance, management, and tenant relations. Designed proposal for a non-profit housing management corporation. Planned educational facilities and a neighborhood commercial center.
- June-August 1972 NEW YORK STATE URBAN DEVELOPMENT CORPORATION, Albany, N.Y. Intern. Conducted impact analysis for the siting of lower income housing in suburban and rural communities in the Albany area.

VOLUNTARY ACTIVITIES

April 1981-June 1986 COOPERATIVE HOUSING TASK FORCE, Boston, MA. Member of the Board. Promoted the development of limited equity cooperative housing in Massachusetts through lobbying and educational activities. Provided information on cooperative housing to community groups. Developed state and local legislation and program proposals to facilitate coop housing development.

April 1982-Present CAMBRIDGE COOP PROGRAM ADVISORY COMMITTEE, Cambridge, MA. Member of the Committee established by Cambridge Community Development Department to propose a limited equity coop housing program for the City of Cambridge. Designed program which was approved by the Cambridge City Council in August of 1983. Act as advisory group to the program as it is being implemented.

August 1983-Present CAMBRIDGE NEIGHBORHOOD HOUSING SERVICES, Cambridge, MA. Member of the Operations Committee which has provided guidance in the program's inception and reviews issues with NAHS staff concerning operating policies.

EDUCATION

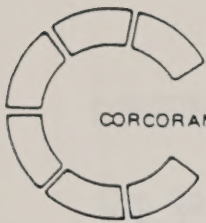
1976-78 UNIVERSITY OF NORTH CAROLINA, Chapel Hill. Master's degree in City and Regional Planning, 1978. Barr Fellowship.

1975-76 THE TECHNION, Haifa, Israel. Graduate courses in City and Regional Planning. Lady Davis Fellowship.

1970-74 VASSAR COLLEGE, Poughkeepsie, N.Y. A.B. in Urban Studies, 1974. Senior thesis with honors. Junior year at Antioch College Human Ecology Center, Columbia, MD.

REFERENCES FURNISHED UPON REQUEST

MANAGEMENT AGENT'S RESUME



CORCORAN MANAGEMENT CO., INC.

June 28, 1988

Ms. Anne Reitmayer
Boston Citywide Land Trust Inc.
48 Rutland Street
Boston, MA 02118

Dear Ms. Reitmayer:

At your invitation, we have visited the properties known as the Lower Roxbury Tenant Coop on Hammond, Westminster, Cunard and Tremont Streets and wish to express our interest in providing interim property management services.

I have enclosed a brief description of the John M. Corcoran Companies, resumes of Senior Corcoran Management Company personnel, and a description of our current property management portfolio.

We look forward to working with you on developing a management plan for the property. If you have any questions, please call.

Very truly yours,

CORCORAN MANAGEMENT COMPANY, INC.

T. Robert Pickette
President

CORCORAN MANAGEMENT COMPANY

The Corcoran Management Co., Inc. is presently managing in excess of 6,300 apartments and condominiums, 18,000 square feet of retail space, 115,000 square feet of commercial office space, and 3 suburban office parks containing about 272,000 square feet of developed space which when completed, will have approximately 1,000,000 s/f.

The residential portfolio contains about 3,500 + units of market rent apartments, both conventionally financed and financed by the Department of HUD under their 221D4 program. The 1800+ subsidized units have been financed by both HUD and Mass. Housing Finance Agency under various subsidy programs including the Federal Section 8, Section 236, 221D3, 202 and rent supplement programs and the State 13A and 707 programs. The Corcoran Management Co., Inc. has served as the managing agent for the Boston Housing Authority for two properties, one being an elderly complex of 82 units at 91-95 Washington Street, Brighton and a redeveloped 392 family/elderly unit complex at Fidelis Way in Brighton, the Corcoran Management Company served as consultant to the Commonwealth Tenants Association and the Boston Housing Authority prior to assuming management for the express purpose of developing a management plan for the Commonwealth Development. The Company is in its 5th year as managing agents for the property.

Corcoran Management Co. was also selected through an RFP by the Providence Housing Authority and the Chad/Ad/Sun Tenants Association to manage the Chad Brown/Admiral Terrace apartment community owned by the Providence Housing Authority. The Company served as a consultant here also developing a management plan in conjunction with the Providence Housing Authority, the Chad/Ad/Sun Tenants Association and the Providence Office of the Department of Housing and Urban Development. The firm has served as managing agent since April of 1986. Chad Brown/Admiral Terrace is a property that is undergoing a major renovation. When completed it will contain 350 2, 3 & 4 Bedroom Townhouses for families. The Company has been involved in tenant relocation here.

In July, 1988, The Corcoran Management Co. will assume management of two inner-city, scattered-site properties in Boston. "The Granites", as theses properties are known, are owned by non-profit Community Development Corporations.

The Corcoran Management Co., Inc. condominium portfolio also includes two properties developed by the John M. Corcoran Company in 1973, and fee management for four other condominium associations.

The company has also been engaged to provide management on an interim basis for mortgagors for foreclosed properties.

John M. Corcoran serves as Chairman of the Board of the John M. Corcoran Companies. Supervision and management of the daily operations of the Corcoran Management Co., Inc. are the responsibility of its President, Mr. T. Robert Pickette. Mr. Pickette is a Certified Property Manager (CPM) with 24 years experience in the real estate profession.

Mr. Pickette is actively involved in furthering the goals of sound property management for the entire housing industry. He has served as an instructor for the Institute of Real Estate Management "Accredited Resident Manager Program" and has instructed at the National Association of Home Builders "Resident Apartment Manager Course". He is a past Regional Vice President of the Institute of Real Estate Management (IREM) and has served two terms as President of the Boston Chapter of IREM. He has also served as a member of the Management Policy Review Committee of the Massachusetts Housing Finance Agency. This committee reviews the operation of properties seeking rent increases and assesses the performance of management and the reasonableness of the operating costs incurred and projected. Recommendations are made to the Massachusetts Housing Finance Agency Board of Directors for approval or disapproval.

Mr. Charles Moran, CPM, Senior Vice President of the Corcoran Management Co. directs a professional staff of Property Managers, John P. Scopelleti, CPM, Carol Buonopane, Carol MacDonald and Mary O'Connor. Brenda Rubbico, CPM a former Senior Property Manager of Corcoran Management Co., Inc. regularly serves the company as a consultant. Combined experience of professional staff represents seasoned experience in the property management profession. The senior staff are augmented by several individuals who serve as specialists in their respective areas of work. The Company pursues an aggressive position in its marketing efforts. Mr. Donald M. McGill is the Director of Marketing. Kay Leonard serves as Director for Subsidized Housing Programs. Stephen Cefalo completes the senior staff and serves as the Director of Grounds and Landscaping. The professional staff is ably supported by Annie MacLeod, Natalie Gangi, Jill Capodanno and Bonnie Lamir.

The Company, a leader in the innovation of management techniques, has devised and implemented a sophisticated accounts receivable, apartment inventory, financial status and accounting system. Management company staff is further supplemented by a very capable network of on-site personnel in the management, rental, maintenance, janitorial, and groundskeeping functions. All Company personnel undergo continuous training and upgrading of their talents through in-house training seminars. The Company also both encourages and sponsors its employees' attendance at professional management courses sponsored by the Institute of Real Estate Management and the Resident Apartment Manager course offered by the Home Builders Association.

The Company takes particular pride in the ability to effectively manage its diverse portfolio, as evidenced by the continually high percentage of occupancy maintained at all complexes, both subsidized and unsubsidized.

No property owned by the Corcoran Management Company has ever been foreclosed or in default. The abilities of the Corcoran Management Company are highlighted by the number and complexity of properties it manages, including mixtures of Public Housing, Subsidized and market rate units and mixtures of elderly and family subsidized units. The various types of property managed range from three (3) story walk-ups to ten (10) story highrise buildings, including garden apartments, low and medium rise buildings and townhouses.

The John M. Corcoran Company has developed and built properties with the goal of longterm ownership a priority. As a result management has developed programs to ensure 1) energy efficient operations, 2) a high state of physical repair, and 3) meeting the social/welfare needs of its residents. By paying attention to these details, the asset value of all properties is enhanced.

TENANT COUNSELLOR'S RESUME

UNITED SOUTH END SETTLEMENTS

1. ORGANIZATIONAL DESCRIPTION

United South End Settlements is a multi-faceted human service organization serving a primarily low- and moderate-income population of the South End/Lower Roxbury area of Boston. Its constituents reflect the diverse, multi-ethnic and racial character of the community and range in age from infant to 97 years.

Each year, approximately 3,000 individuals and families receive services or utilize the facilities of USES. Programs are operated out of the Harriet Tubman House (566 Columbus Avenue), 36 and 48 Rutland Street (Youth Resource Center and Housing Department), and Camp Hale in New Hampshire. Services include day care for infants through pre-teens; social activities and services for older adults; housing and neighborhood development; family education and counseling; employment, training and education; residential and day camping; and cultural programs.

USES has administered a wide variety of public and private programs for many years. The agency has an operating budget for 1987 of approximately \$2.5 million, and has public contracts with the Massachusetts Departments of Social Services and Public Welfare, the Executive Office of Elder Affairs, the Bureau of Nutrition, and the City of Boston JCS/PFD. Large grants are received annually from Hyams Trust and the Boston Foundation, and many other foundations provide support for agency programs.

Since its inception, USES has provided a wide range of housing services to area residents. At the beginning of the century, the South End House, at 20 Union Park, provided rooms for theological students in exchange for their services. In 1900, a women's residence was purchased; in 1904, a survey of rooming houses was conducted, resulting in the development of a rooming house registry. This registry was moved to a newly purchased facility, 48 Rutland Street, in 1927. This building still belongs to USES and has always housed families and/or individuals. During the 1930's a housing consultation bureau was created. In 1948, a survey of neighborhood needs identified housing at the top of the list.

By the end of the 1950's, urban renewal was upon us, and since then, USES has been a pivotal actor in housing advocacy, assistance, planning, and development in the South End/Lower Roxbury Community. In the 1960's and 1970's USES spun off two community development corporations: South End Community Development, now the Greater Boston Community Development Corporation; and, United South End/Lower Roxbury Development Corporation, currently operating housing and economic development activities in the neighborhood. In addition, USES organizational

resources supported the community organizing efforts that led to the development of the Emergency Tenants Council (ETC) and the Tenants Development Council (TDC). Since the late sixties, these corporations have been responsible for the development of over 500 units of affordable housing in the neighborhood. Furthermore, USES staff efforts in the early sixties were instrumental in the development of most of the existing neighborhood associations in the South End. In 1983, 80 units of subsidized housing on East Canton Street were developed through the efforts of USES staff working with the tenants to preserve their homes as affordable housing.

USES board, corporation and staff consists of a cross-section of local residents, professionals and paraprofessionals from many different racial and ethnic groups. Local residents are represented in large numbers at every level of the agency. The agency is a SOMBA-certified minority organization. The agency holds an annual meeting of Corporators to elect members of the Board of Directors. The Board of Directors is the policy-making body of the organization and appoints the Executive Director. The Executive Director is in turn responsible for the day-to-day management and operation of the agency (see attached organization chart).

In 1985, USES created a formal Housing and Neighborhood Development Department that provides the following services:

Housing Support Services:

Housing search activities are provided to families and individuals in need of housing. In 1986, the program served approximately 250 clients, 30 of whom were placed in permanent housing. This program is supported in part by the City of Boston Public Facilities Department and funding from other sources. Total projected operational costs for the program are approximately \$60,000/yr.

Senior Home Repair

The agency conducts small repairs (\$1,000 or less in cost) for elderly homeowners to address health and safety issues. In 1986, the program provided services to 25 elderly homeowners. The program is supported with from the City of Boston Public Facilities Department and other sources. Total projected operational costs for the program are approximately \$90,000/yr.

Tenant Organizing

The thrust of this program is to educate tenants about their rights and organize them to prevent or slow down displacement and evictions. The effort is concentrated primarily with tenants of

lodging houses, although staff is now involved with over 130 tenants in more than 60 buildings. Working with legal services, we have assisted many tenants in remaining in their homes or getting reasonable financial settlements. These activities are supported with United Way and other funding. Total projected operational expenses are approximately \$40,000/yr.

Advocacy

The staff at USES is involved in a wide range of advocacy efforts and coalitions around housing issues. For example, the Massachusetts Homeless Coalition, HUD Distressed Property Group, the Boston Citywide Land Trust, the Coalition Against Arson in the South End, and the South End Ad Hoc Housing Coalition, which has focussed on the disposition of BRA parcels, are all important activities. These activities are supported with United Way and other funding. Total projected expenses are approximately \$30,000/yr. .

In addition to the above services, a USES staff person currently participates on the selection committee of TDC and the agency is currently negotiating with the BRA to begin a home-buying counseling service for the affordable housing units that will be produced in the South End. Further, USES is part of a collaborative of Boston agencies negotiating with EOCD to begin a housing search program for families in hotels and motels. USES current and past housing services and activities demonstrate its ability to continue the operation of the PFD housing counseling program in an effective and efficient manner.

RELOCATION CONSULTANT

Judy Cohn Associates, Inc.

Judy Cohn Associates is a private firm with established expertise in the field of housing and relocation consultation. The principal of the firm, Judy Cohn, was a senior relocation and housing consultant with the firm of Madge DiNitto Associates for 15 years specializing in working with urban tenants who must be relocated because of redevelopment and construction. Through extensive experience in a wide variety of projects, Judy Cohn and her staff have developed a unique expertise in this field which enables them to deal knowledgeably and pragmatically with the objectives of developers while responding with sensitivity to the problems of those being displaced.

Services normally offered by JCA, as a part of the relocation process include surveying residents; designing packages and programs in the redevelopment process suitable to particular situations while complying with and monitoring all applicable regulations and relocation laws; preparing required relocation plans; planning and preparing social service programs to be implemented within the project; finding replacement housing, including utilizing all available State and Federal housing programs; negotiating with State and City personnel and private landlords which is necessary to complete required leases, applications and inspections; assessing the viability of temporary on-site resources; providing whatever follow-up a particular situation might require; arranging for actual moves; and maintaining accurate records of all transactions.

The firm takes pride in having established an excellent reputation among relocatees, as well as development teams. Key personnel employed by Judy Cohn Associates, have had experience in relocation, surveying and temporary housing assessment services and would be competent and reliable agents to represent the interests of the local Housing Authorities, as well as private developers.

Judy Cohn served as Project Director for Madge DiNitto Associates for the America Park public housing project, redeveloped as King's Lynne, in MDA's capacity of relocation agent for the development team. From 1973 to 1979, 260 tenants were relocated and rehoused as a part of the redevelopment of this project. Ms. Cohn was again Project Director for MDA for the relocation program at the Green Street-Chestnut Street public housing projects in Lynn, Massachusetts in 1981. In addition to the relocation activities at Green Street-Chestnut Street, Ms. Cohn supervised the training of the tenant organization in the skills necessary for participation in the development team process, as well as help draft a social service program for the project.

In 1982, Judy Cohn acted as Project Director for DiNitto Associates for the relocation activities of Phase II at the Commonwealth Project (Fidelis Way), Brighton while DiNitto Associates was under contract with the Boston Housing Authority. Phase II required the relocation of approximately 50 tenants off-site into private housing, (utilizing Section 8 Certificates) and other BHA developments, as well as on-site rehousing into the first Phase of the new development. A total of approximately 130 tenants temporarily off-site returned to the new development when the rehabilitation was complete, all moves coordinated by Judy Cohn Associates.

Also, in 1984, Judy Cohn Associates contracted with the Housing Authority of the City of New Haven, Connecticut for relocation services at the Brookside family development which consists of 33 buildings, housing approximately 200 families, and where renovations requiring the relocation and transfer of residents are to take place. Judy Cohn Associates designed a relocation plan which included plans for site clearance for construction. The plan was implemented during the summer of 1986. Judy Cohn Associates has also worked closely with the Housing Authority of the City of New Haven and the Brookside Tenant Council to draft and execute a relocation agreement and policy which Judy Cohn Associates will continue to administer during the renovation and relocation activities at Brookside.

In 1986, Judy Cohn Associates designed and implemented a major Tenant-Oriented Program for the Housing Authority of New Haven for Westville, a 151 unit new construction public housing development.

In 1984, Judy Cohn Associates was awarded, through the Request for Proposal process, a major relocation consulting contract with the Boston Housing Authority (BHA) to implement and administer a program to temporarily rehouse approximately 200 families off-site under the Federal Turnkey regulations, as part of the redevelopment project at Mission Hill Extension (MHE). MHE is a 588 unit low-income project, containing five 7-story high-rise buildings and seven 3-story low-rise buildings on 11.2 acres of land. Phase I and II of Relocation called for the on- and off-site temporary rehousing of approximately 200 families residing in the high-rise buildings which contained many vacant units and which were plagued with serious maintenance problems. Off-site housing resources included largely units in other BHA developments, as well as units in privately managed developments and private housing units subsidized under the Section 8 program. These (approximate) 200 families will be returning to Mission Extension when redevelopment has been completed.

In addition, JCA is currently administering and operating a program to relocate approximately 80 households in the Boston Housing Authority's West Broadway Development ("D Street"). All relocation planning and activity is implemented in accordance with the provisions and policies of the BHA-West Broadway Task Force Relocation Agreement.

PROJECT HISTORY

PROJECT DIRECTOR

America Park/King's Lynne
Lynn, Massachusetts

Relocation and rent-up for Mass. Chapter 884 conversion from public housing to private development involving Massachusetts Department of Community Affairs (DCA), Lynn Housing Authority (LHA), Massachusetts Housing Finance Agency (MHFA), America Park/King's Lynne Resident Council. 269 residential households.

Green Street/Chestnut Memorial Park
Lynn, Massachusetts

Relocation agents to Executive Office of Community and Development (EOCD), LHA and Tenant Council, under Mass. Chapter 884 conversion from public housing to private development. Relocation survey and plan, social service programs and technical assistance for 104 tenants.

RELOCATION CONSULTANT

Boston Housing Authority
Mission Hill Extension
Boston, Massachusetts

Relocation of three-phased rehabilitation program involving 588 units and 185 families.

New Haven Housing Authority
Brookside Apartments
New Haven, Connecticut

Relocation and rent-up of five-phased rehabilitation program involving 203 families and 296 units.

New Haven Housing Authority
Rockview Apartments
New Haven, Connecticut

Relocation and rent-up of 41 units and 41 families of moderate rehabilitation. Designed and developed training program manual for tenant organization conducted needs assessment survey; provided survey analysis training; developed and implemented relocation plan.

Boston Housing Authority
Commonwealth Housing Project
Boston, Massachusetts

Relocation survey, planning and implementation for redevelopment of Fidelis Way under Mass. Chapter 884. 210 public housing tenants.

- 2 -

Paul G. Roiff
Boston, Massachusetts

Relocation of families for private rehabilitation.

The Druker Company
Boston, Massachusetts

Relocation survey, planning implementation for 41 residential households involved in redevelopment of Newton Place.

Harvard University Real Estate Inc.
Cambridge, Massachusetts

Relocation for 40 residential tenants of Craigie Arms Apartments.

Massachusetts Bay Transportation
Authority
Southwest Corridor Relocation Project
Boston, Massachusetts

Relocation agent for Orange Line expansion project involving 65 residential and 35 commercial tenants.

Massport
Boston, Massachusetts

Survey for potential relocation of 27 commercial tenants of Boston Fish Pier.

CBI-Fairmac Corporation
Washington, DC

Conventionally financed condominium conversion of McLean Gardens. All phases of relocation planning; staffing, training, supervision.

Harvard University/
Roxbury Tenants of Harvard
Boston, Massachusetts

Liaison for DCA, Harvard University, Roxbury Tenants of Harvard (RTH), MHFA in relocation of 174 residential tenants for the development of Mission Park and the RTH neighborhood.

Columbus Avenue Tenants Association
Boston, Massachusetts

Relocation and rent-up for 97-unit rehabilitation project involving 47 families.

Jewish Federation of the North Shore
Marblehead, Massachusetts

Relocation agents for site clearance involving 8 families.

Piano Craft Guild
Boston, Massachusetts

Relocation agent for commercial property rehabilitation as live-in artists' community. Liaison between tenants, developer, Boston Redevelopment Authority. 54 residential, 23 commercial tenants.

- 3 -

St. Botolph Street Trust
Boston, Massachusetts

Relocation and rent-up of 133 rehabilitated units of MHFA-financed housing involving 50 families.

Cambridge Alliance of Spanish Tenants
(CAST I & II)
Cambridge, Massachusetts

Relocation and rent-up of two-phased rehabilitation program involving 49 families and 51 units.

RENT-UP CONSULTATION

Anderson Park
Boston, Massachusetts

64-unit mixed income development.

Rockland Place
Rockland, Massachusetts

204-unit MHFA-financed mixed income development.

Vidalia Apartments
Falmouth, Massachusetts

33-unit MHFA-financed development.

Mosshasuck Square
Providence, Rhode Island

150 conventional new construction units.

Columbus Avenue Tenants Association
Boston, Massachusetts

97-unit MHFA rehabilitated units.

St. Botolph Street Trust
Boston, Massachusetts

133-unit MHFA rehabilitated units.

GENERAL CONSULTATION

The March Company
Boston, Massachusetts

Market feasibility studies for investment firm.

Peabody Properties
Braintree, Massachusetts

Social casework for two elderly developments:
Bedford Towers, New Bedford, Massachusetts
Rita Hall Apartments, Lawrence, Massachusetts.

Massachusetts Housing Finance Agency
Boston, Massachusetts

Social management component assessment for pre-foreclosure of 22 unit development in Lawrence, Massachusetts.

FORM 3

HOUSING DEVELOPMENT BUDGET

Developer Name: Boston City Wide Land Trust/LRTC

	<u>Housing</u>	<u>%</u>
<u>Acquisition Cost</u>	<u>\$2,450,000</u>	<u>39.9%</u>
<u>Construction Cost</u>		
New (\$ /GSF)		
Rehab (\$24.89/GSF)	<u>\$2,240,000</u>	<u>36.4%</u>
Site Preparation & Demolition	<u> </u>	<u> </u>
Parking (\$ /space)	<u> </u>	<u> </u>
Construction Contingency	<u>224,000</u>	<u>3.6%</u>
TOTAL	<u>\$2,464,000</u>	<u>40.1%</u>
<u>Related Costs</u>		
Architect/Engineering (5.2% of Construct. Cost)	<u>\$ 128,500</u>	<u>2.1%</u>
Building Permits	<u>49,280</u>	<u>.8%</u>
Insurance during Construct.	<u>45,000</u>	<u>.7%</u>
Property Tax during Construct.	<u>25,000</u>	<u>.4%</u>
Construction Loan Interest (12mos. @ 11% on \$5,181,471)	<u>\$ 277,027</u>	<u>4.4%</u>
Legal Fees	<u>\$ 40,000</u>	<u>.7%</u>
Marketing/Brokerage	<u>5,000</u>	<u>.1%</u>
Developer Overhead (Admin., Property & Project Mgmt, Security during construction)	<u>186,473</u>	<u>3.0%</u>
Other Professional Fees (Development Consultant Clerk of Works, Tenant Organizing)	<u>85,000</u>	<u>1.4%</u>
Other Related Costs (Relocation, Appraisal, Financing Fees, Utilities)	<u>192,298</u>	<u>3.1%</u>
TOTAL	<u>\$5,947,578</u>	<u>96.7%</u>
Contingency/Developer Fee (3.3% of \$6,000,000)	<u>200,000</u>	<u>3.3%</u>
TOTAL DEVELOPMENT COST	<u>\$6,147,578</u>	<u>100%</u>
Gross Sales Proceeds (if applicable)		
Less Marketing Fees (_____ % of Gross Sales Proceeds)		
Less Development Costs		
Net Profit (Before Taxes)		

Lower Roxbury Tenants/Aronie

Project Analysis

Date:

July 25, 1988

ASSUMPTIONS:

Number of residential units

Unit Mix:	Number:
1 bedroom	20
2 bedroom	37
3 bedroom	13
Total	70

DEVELOPMENT PROFORMA RDAL

USES OF CASH

Acquisition	\$2,450,000
Project Hard Costs	\$2,240,000
Contingency @ 10%	\$224,000
TOTAL HARD COSTS	\$4,914,000
SOFT COSTS:	\$1,233,578
TOTAL DEVELOPMENT COSTS (uses)	\$6,147,578

SOURCES OF CASH: (construction and permanent)

Private Lender	11.00%	30	\$1,826,000
Land Bank Mortgage	7.00%	30	\$3,066,329
Linkage	5.00%	30	\$350,000
Weatherization			\$98,000
Coop Shares	@	\$1,600 /unit	\$112,000
HIF			\$500,000
Abandonment			\$196,000
TOTAL SOURCES			\$6,148,329
Less: Total uses			\$6,147,578
(Gap)/Surplus Cash			\$751

INCOME AND EXPENSES

ASSISTED HOUSING UNITS

Unit Mix:	Ch. 707:	707 Rent:	707 monthly income:	707 yearly income:
1 bedroom	17	\$688	\$11,696	
2 bedroom	23	\$811	\$18,653	
3 bedroom	11	\$1,022	\$11,242	
	51		\$41,591	\$499,092

MARKET \$ various - see attached survey

Unit Mix:	Rent	Monthly Income	Yearly Income
1 bedroom	3	\$	\$11,832
2 bedroom	14	\$	\$86,376
3 bedroom	2	\$	\$10,800
	19		\$109,008

Total Annual Rent \$608,100
Less 3% Vacancy \$589,857

COMMERCIAL

Square Feet	Rent	Yearly Income
4,000	\$10	\$40,000
Less 5% Vacancy		\$38,000

GROSS RENTAL INCOME

\$627,857

R-DAL

First year \$147,962

EFFECTIVE GROSS INCOME

\$775,819

EXPENSES

@ \$3,590 per residential unit \$251,300

NET OPERATING INCOME

\$524,519

OPERATING PROFORMA

		1	2	3	4	5	6	7
Gross Income, incr	5.0%	\$627,857	\$659,250	\$692,212	\$726,823	\$763,164	\$801,322	\$841,388
R-DAL operating		\$147,962	\$138,049	\$128,135	\$118,222	\$108,308	\$98,395	\$88,481
Total Income		\$775,819	\$797,298	\$820,347	\$845,045	\$871,472	\$899,717	\$929,870

Operating Expenses	5.0%							
\$3,590 per unit		(\$251,300)	(\$263,865)	(\$277,058)	(\$290,911)	(\$305,457)	(\$320,730)	(\$336,766)

Net Operating Income		\$524,519	\$533,433	\$543,289	\$554,133	\$566,016	\$578,987	\$593,104
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Debt Service

Private Lender	\$208,673	\$208,673	\$208,673	\$208,673	\$208,673	\$208,673	\$208,673	\$208,673
Land Bank Mortgage	\$244,804	\$244,804	\$244,804	\$244,804	\$244,804	\$244,804	\$244,804	\$244,804
Linkage	\$22,547	\$22,547	\$22,547	\$22,547	\$22,547	\$22,547	\$22,547	\$22,547

	\$476,024	\$476,024	\$476,024	\$476,024	\$476,024	\$476,024	\$476,024	\$476,024
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CASH FLOW		\$48,495	\$57,409	\$67,265	\$78,109	\$89,992	\$102,964	\$117,080
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Debt Service Coverage		1.10	1.12	1.14	1.16	1.19	1.22	1.25
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		8	9	10	11	12	13	14	15
Gross Income, incr	5.0%	\$883,458	\$927,631	\$974,012	\$1,022,713	\$1,073,849	\$1,127,541	\$1,183,918	\$1,243,114
R-DAL operating		\$78,568	\$68,654	\$58,741	\$48,827	\$38,914	\$29,001	\$19,087	\$9,174
Total Income		\$962,026	\$996,285	\$1,032,753	\$1,071,540	\$1,112,763	\$1,156,542	\$1,203,005	\$1,252,288

Operating Expenses	5.0%								
\$3,590 per unit		(\$353,604)	(\$371,285)	(\$389,849)	(\$409,341)	(\$429,808)	(\$451,299)	(\$473,864)	(\$497,557)

Net Operating Income		\$608,421	\$625,001	\$642,904	\$662,199	\$682,954	\$705,243	\$729,141	\$754,731
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Debt Service

Private Lender	\$208,673	\$208,673	\$208,673	\$208,673	\$208,673	\$208,673	\$208,673	\$208,673	\$208,673
Land Bank Mortgage	\$244,804	\$244,804	\$244,804	\$244,804	\$244,804	\$244,804	\$244,804	\$244,804	\$244,804
Linkage	\$22,547	\$22,547	\$22,547	\$22,547	\$22,547	\$22,547	\$22,547	\$22,547	\$22,547

	\$476,024	\$476,024	\$476,024	\$476,024	\$476,024	\$476,024	\$476,024	\$476,024	\$476,024
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CASH FLOW		\$132,397	\$148,977	\$166,880	\$186,175	\$206,930	\$229,219	\$253,118	\$278,707
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Debt Service Coverage		1.28	1.31	1.35	1.39	1.43	1.48	1.53	1.59
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RAYMOND L. FLYNN, MAYOR



PUBLIC FACILITIES DEPARTMENT

TO: Kathy Calhoun
FROM: Henry Hardy *HH*
DATE: August 4, 1988
RE: Boston Citywide Land Trust/Lower Roxbury Tenants Co-op, tenant incomes

Below is a summary of tenant incomes in the BCLT/LRTC buildings, based on tenant information available to us last summer. Tenant incomes are compared to the current median family income levels.

Tenant Family Incomes

Under 25% of median	12 (21%)
25-50% of median	26 (45%)
50-80% of median	16 (28%)
80-100% of median	3 (5%)
Above median	<u>1 (1%)</u>
Total	58 (100%)

141Q



LISA G. CHAPNICK, DIRECTOR—15 BEACON STREET, BOSTON, MASSACHUSETTS 02108 (617) 720-4300

FORM 4

FINANCING SOURCES

Construction

Project Cost: \$6,147,578

Developer Equity: \$ 116,858

Type of Equity: grants, rental income

Syndication Proceeds: \$ NA % Syndicated

Loan/Grant Sources:

Source	Loan Type	Amount (\$)	Rate (%)	Term
Private		\$5,181,471	11%	1 year
HIF	Acq/Constr.	500,000	5%	40 yrs/def
NHT		350,000	to be negotiated	

Permanent

Project Cost: \$6,147,578

Developer Equity: \$ 405,249

Type of Equity: Co-op shares, grants

Syndication Proceeds: \$ NA % Syndicated

Loan Sources:

Source	Loan Type	Amount (\$)	Rate (%)	Term
MA Land Bank		\$3,066,329	7%	30 yrs
Private		1,826,000	11%	30 yrs
HIF		500,000	5%	40 yrs/def
NHT		350,000	to be negotiated	

July 21, 1988



Ms. Anne Reitmayer
Director
Boston Citywide Land Trust
48 Rutland St.
Boston, MA 02118

RE: Lower Roxbury Tenants Cooperative

Dear Ms. Reitmayer:

The Massachusetts Government Land Bank is pleased to confirm Project Approval for \$3,066,329 in mortgage financing for acquisition and redevelopment of the buildings known as the Aronie properties, located at 30, 33, 35 Cunard Street, 42, 60, 62, 66 Hammond Street, 994, 1059 Tremont Street and 11, 12 Westminster Street in Lower Roxbury, Massachusetts (the "Project").

Project Approval, voted by the Land Bank Board of Directors on July 7, 1988, defines the conditions under which the Board will approve Final Authorization. Final Authorization affirms that the applicant has satisfied these conditions, described in detail below, and authorizes the Executive Director of the Land Bank to execute documents providing for the disbursal of funds. If, in the opinion of the Land Bank, the Project is significantly modified as defined hereunder, the Land Bank may amend the conditions for or withdraw Project Approval.

I. The Project

A. The Applicant Borrower is the Boston Citywide Land Trust on behalf of the Lower Roxbury Tenants Cooperative, an entity yet to be established and subject to the approval of the Land Bank.

B. The Project consists of the acquisition and rehabilitation of the Aronie Properties, and the conversion of said properties into a limited equity cooperative as described in the Mortgage Application of 29 June 1988 submitted to the Board. The granting of Project Approval is based upon a total project cost of \$5,851,101. Uses of funds for acquisition, rehabilitation and development are described on the attached Development Budget (Attachment A).

C. The sources of funds for the Project consist of: \$112,000 in equity; \$955,793 in shared senior financing from a private lender; \$500,000 in subordinate financing (Housing Innovations Fund); 375,000 in subordinate financing (LEND);

Richard W. Reynolds
Chairman

Reese W. Fayde
Secretary

Paul A. Archibald

H. James Brown

Susan F. Friedman

F. Tenney Lantz

Louis S. Moore

Lawrence C. Sullivan

Frank T. Neete

ex officio

Amy S. Anthony

ex officio

Timothy A. Bassett
Executive Director



\$350,000 in City linkage funds; \$294,000 in weatherization and abandonment grants; and \$197,978 from rental income during construction; in addition to Land Bank mortgage financing. The Sources of Funds are more completely described in Attachment A.

D. Rehabilitation of the Project shall consist of various improvements to the Project buildings, detailed in plans and specifications to be submitted to the Land Bank as per IIID below. In general the rehabilitation will include replacement of the heating systems, upgrading of plumbing and electrical systems, masonry repair, and upgrading of bathrooms and kitchens, and other repairs necessary to create modern residential buildings.

II. Land Bank Assistance

A. The amount of Land Bank assistance will be three million sixty-six thousand three hundred and twenty-nine dollars (\$3,066,329.00), subject to any adjustments made pursuant to the provisions of section II.B below and the following terms and conditions:

(i) Principal and accrued or unpaid interest will be due and payable 15 years from the closing date of Land Bank financing.

(ii) The interest rate will be fixed at the rate of 7.00 percent per annum. The interest rate is subject to change at the sole discretion of the Land Bank Board of Directors.

(iii) The loan will be repaid on a 30 year amortization schedule.

B. The Land Bank reserves the right to reduce the amount of Land Bank assistance and restructure the terms if:

(i) a determination is made, based on an appraisal, that the Land Bank loan will be inadequately secured; or

(ii) the total development cost is less than \$5,851,100; or

(iii) additional equity is raised; or additional subsidy is provided through the State's Rental Housing Development Action Loan (RDAL) program.



- C. The Land Bank loan will be secured by a first (or shared first) mortgage and security agreement in the land and improvements thereon.
- D. The intention of Land Bank assistance is to encourage projects with public purposes consistent with Land Bank guidelines. The public purpose objectives for this Project are to provide long term housing security for low and moderate income households by maintaining the affordable housing stock through the limited-equity cooperative form of ownership.

III. Conditions to be Satisfied Prior to Obtaining Final Authorization

- A. Submitting a final Development Budget and Operating Pro-Forma to the satisfaction of the Land Bank; the final Operating Pro-Forma must provide for 51 rental subsidy units.
- B. Obtaining commitments, on terms and conditions acceptable to the Land Bank, for all sources of funds for construction and permanent financing, as described in Attachment A. The Sources and Uses of Funds, and the related financing commitments, may be amended with the approval of the Land Bank.
- C. Submitting a commitment for construction financing acceptable to the Land Bank.
- D. Submission to the Land Bank of final rehabilitation plans, specifications and cost estimates to affirm suitability of the design in achieving Project's purpose, sufficient cost estimate and adequacy of rehabilitation relative to code requirement and existing structural and mechanical conditions of buildings.
- E. Submitting a construction agreement from a qualified general contractor for the rehabilitation of the property in conformance with approved plans, specifications, and development budget.
- F. Obtaining final commitment for fifty-one 707 Moderate Rehab Rental Subsidy Certificates which are usable for cooperative housing.



- G. Submission of an appraisal of the property indicating a post-development value that renders a loan-to-value of first position loans of not more than 80%.
- H. Submission of a Management Plan acceptable to the Land Bank.
- I. The Land Bank conducting a legally constituted Public Hearing prior to Final Authorization. At the Public Hearing the blight report will be submitted for review and comment.
- J. Submission of the 21E hazardous waste study to be approved by Land Bank.
- K. Submission of a Relocation Plan acceptable to the Land Bank; such plan will include the means by which all existing tenants of the Project who wish to stay will be accommodated.
- L. Establishment of pre-sale requirement for Disbursal satisfactory to the Land Bank.

IV. Conditions To Be Incorporated in Commitment Letter:

- A. Reimbursement of all Land Bank costs incidental to the contemplated loan transaction including, without limitation, fees and expenses of Land Bank counsel, hazardous waste report, costs to review above conditions, and inspecting engineer or architect. Counsel retained by the Land Bank is retained solely to protect the interests of the Land Bank.
- B. Evidence of lease agreement for all four commercial spaces.
- C. Pre-sale of number of cooperative shares agreed to as per Section III(L). Certification that all pre-sold shares are to qualified households; qualification criteria include:
 - (i) the expenditure of no more than 30 percent of gross household income for total housing costs;

Ms. Anne Reitmeyer
Page 5
July 21, 1988



(ii) a demonstrated history as a responsible tenant or homeowner; and

(iii) a demonstrated history of reliable discharging of financial obligations.

D. Submission of a Cooperative Plan acceptable to the Land Bank, by which the limited equity provision is established and maintained in the Project, and including Articles of Incorporation, Subscription Agreement and Occupancy Agreement.

E. Approval by the Land Bank of the use of net income earned during construction.

F. Payment of outstanding balance on \$15,331.00 non-refundable Commitment Fee.

V. Acknowledgement

Within 14 days of the date hereof, please acknowledge receipt and acceptance of Project Approval by:

A. Signing and returning this letter;

B. Submitting a check for \$ 1,000.00 as partial payment of non-refundable Commitment Fee. An additional payment of \$1500.00 will be due and payable on September 1, 1988.

The Land Bank is pleased to offer this assistance and looks forward to the timely and successful completion of the Project.

Sincerely,

A handwritten signature in dark ink, appearing to read "Timothy A. Bassett".

Timothy A. Bassett
Executive Director

The undersigned hereby accepts Project Approval and agrees to the terms and conditions thereof.

Date: _____

Lower Roxbury Tenants Cooperative
Boston Citywide Land Trust

By: _____
Its _____

EXECUTIVE OFFICE OF COMMUNITIES & DEVELOPMENT



Michael S. Dukakis, Governor

Amy S. Anthony, Secretary

June 2, 1988

Ms. Anne Reitmayer
Director
Boston Citywide Land Trust, Inc.
48 Rutland Street
Boston, MA 02118

Dear Ms. Reitmayer:

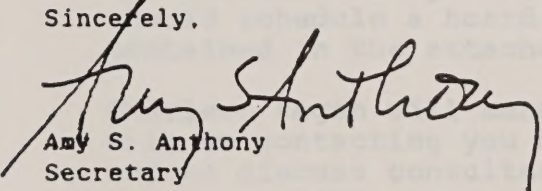
I am pleased to inform you that EOCD has awarded the Boston Citywide Land Trust \$59,458 in FY 1988 Abandonment funds for the Lower Roxbury Cooperative properties: 30, 33, and 35 Cunard Street; 42, 60, 62, and 66 Hammond Street; 994 and 1059 Tremont Street; and 11 and 12 Westminster Street. This award is contingent upon execution of a formal purchase and sale agreement for the properties as well as execution of EOCD's standard Abandonment contract to cover provision of the proposed services.

Abandonment funds will support relocation and management planning, tenant counseling, co-op consulting, lead paint testing, asbestos testing, emergency roof repairs, and predevelopment staff costs related to the aforementioned properties.

EOCD commends the Boston Citywide Land Trust's efforts to preserve this substantial stock of affordable housing for its low-income minority tenants. Providing these tenants with long-term housing security and ownership opportunities is a goal EOCD is pleased to support.

Congratulations and good luck on the Lower Roxbury Cooperative.

Sincerely,


Amy S. Anthony
Secretary

ASA:BKN:DM

CEDAC

June 9, 1988

Ms. Ann Reitmayer
Boston Citywide Land Trust
c/o USES
566 Columbus Ave
Boston, MA 02116

Dear Ms. Reitmeyer:

I am pleased to inform you that on June 2, 1988 CEDAC's Board of Directors authorized up to \$10,500 in a Technical Assistance Advance to support the Simsbury Cooperative. The funds are to be used for appraisals, architectural, and development consultant services.

19 Temple Place
Suite 200
Boston, MA
02111
(617)727-0506

Technical Assistance Advances are loans that are subject to the following general conditions:

- o Your organization must enter into a loan agreement with CEDAC or execute an amendment to an existing loan for this project. CEDAC expects to recover all loan advances from successfully financed projects.
- o The selection of consultants mutually satisfactory to both CEDAC and Boston CLT. Please refer to the selection criteria contained in the program guidelines. If you would like, CEDAC will work with you to assemble a strong development team.
- o CEDAC and Boston CLT must enter into consultant agreements with each of the consultants to be paid using the proceeds of this Technical Assistance Advance. Under the TAA program, CEDAC advances funds directly to the service provider after submission of invoices and work products.

I have included a document that lists the general terms and conditions of CEDAC's loans in greater detail.

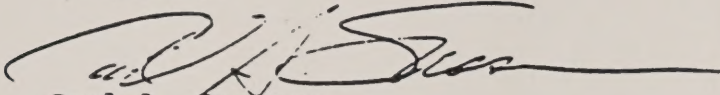
I have also included the Clerk's Certificate to expedite the process. If you have not already done so, Boston CLT should schedule a board meeting to adopt the resolutions contained in the attached Clerk's Certificate.

Charleen Regan will manage this loan for CEDAC. Charleen will be contacting you shortly to prepare the agreements and to discuss consultant selection procedures.

June 9, 1988
BCWLT Congrats Letters

Once again, congratulations on this award of assistance from CEDAC. We are impressed with your project and we look forward to making our funds available to you.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Carl A. Sussman', with a long horizontal flourish extending to the right.

Carl A. Sussman
Executive Director

cc: Charleen Regan

FORM 5

DISCLOSURE STATEMENT

Any person submitting a development proposal to the City of Boston must truthfully complete this Statement and submit it prior to being formally designated for any project.

1. Do any of the principals owe the City of Boston any monies for incurred real estate taxes, rents, water and sewer charges or other indebtedness?

No

2. Are any of the principals employed by the City of Boston? If so, in what capacity? (Please include name of agency or department and position held in that agency or department.)

No

3. Have any of the principals previously owned any real estate? If so, when, where, and what type of property?

No

4. Were any of the principals ever the owners of any property upon which the City of Boston foreclosed for his/her failure to pay real estate taxes or other indebtedness?

No

5. Have any of the principals ever been convicted of any arson-related crimes, or currently under indictment for any such crimes?

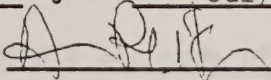
No

6. Have any of the principals been convicted of violating any law, code, statute or ordinance regarding conditions of human habitation within the last three (3) years?

No

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY THIS

26th Day of July, 19 88

SIGNATURE: 

ADDRESS: Boston Citywide Land Trust, INC. by Its Executive Director
48 Rutland Street.
Boston, Ma. 02118

DEVELOPER'S STATEMENT OF QUALIFICATIONS
AND FINANCIAL RESPONSIBILITY

1. Name and address of developer:
Boston Citywide Land Trust
48 Rutland Street, Boston, MA 02118
2. Is the developer or any other member of the joint venture a subsidiary of or affiliated with any other corporation or corporations or any other firm or firms.
YES: _____ NO: xx
If yes, explain _____

3. a. The financial condition of the developer, as of _____
is as reflected in the attached financial statement.

Not currently available; to be submitted under separate cover.

NOTE: Attach to this statement a financial statement FOR EACH GENERAL PARTNER showing the assets and the liabilities, including contingent liabilities, fully itemized in accordance with accepted accounting standards and based on a proper audit. If the date of the financial statement precedes the date of this submission by more than six months, also attach an interim balance sheet not more than 60 days old. These statements will be held in strict confidence.

- b. Name and address of auditor or public accountant who performed audit on which said financial statement is based.

4. If funds for the development of the project are to be from sources other than the developer's own funds, please state the developer's plan for financing the acquisition and development of the project:

Mass LandBank	\$3,066,329
Private Lender	\$1,826,000
HIF	\$ 500,000
Equity	\$ 405,249 (co-op shares, grants, etc.)
TOTAL	\$5,797,578

5. Sources and amount of cash available to developer to meet up-front costs of the proposed undertaking: \$15,500 from CEDAC and \$59,458 from the EOCD Housing Abandonment program. Although only \$15,500 has currently been approved by CEDAC, up to \$110,000 may be available under the program.

- a. In banks:

Name, address & zip code of bank

Amount

b. By loans from affiliated or associated corporations of firms:

<u>Name, address & zip code of source</u>	<u>Amount</u>
	\$
CEDAC; 19 Temple Place, Boston, MA 02111	\$15,500 (See
EOCD Abandonment Program, 100 Cambridge St.	note above**)
Boston, MA 02202	\$59,458

c. By sale of readily salable asset

<u>Description</u>	<u>Market Value</u>	<u>Mortgage or liens</u>
	\$	\$

6. Name and addresses of bank references:

Bank of Boston; Three Center Plaza, Boston, MA 02108

7. Has the developer or (if any) the corporation, or any subsidiary or affiliated corporation of the developer or said parent corporation, or any of the developer's officers or principal members, shareholders or investors, or other interested parties been adjudged bankrupt, either voluntary or involuntary, within the past ten years?

YES: _____ NO: xx

If yes, give the date, place and under what name.

8. a. Undertakings, comparable to the proposed development work, which have been completed by the developer, including identification and brief description of each project and date of completion:

See attached description entitled "Developer Information" particularly section entitled therein "Organization History/Organization Development Strategy"

b. If the developer or any of the principals of the developer has ever been an employee in a supervisory capacity for a construction contractor or builder or undertaking comparable to the proposed development work, name of such employee, name and address of employer, title of position, and brief description of work:

9. If the developer or a parent corporation, a subsidiary, an affiliate, or a principal of the developer is to participate in the development of the land as a construction contractor or builder:

THIS SECTION IS NOT APPLICABLE

a. Name and address of such contractor or builder:

- b. Has such contractor or builder within the last ten years ever failed to qualify as a responsible bidder, refused to enter into a contract after an award has been made, or failed to complete a construction or development contract?

YES _____ NO _____

If yes, explain:

N/A

- c. Total amount of construction or development work performed by such contractor or builder during the last three years:

\$ _____

General description of such work:

N/A

- d. Construction contracts or developments now being performed by such contractor or builder:

Identification of
Contract or Development
and Location

Amount
\$

Date to be
Completed

N/A

- e. Outstanding construction contract bids of such contractor or bidder:

Awarding Agency

Amount

Date Opened

N/A

10. Brief statement respecting equipment, experience, financial capability, and other resources available to such contractor or builder for the performance of the work involved in the development of the land, specifying particularly the qualifications of the personnel, the nature of the equipment, and the general experience of the contractor:

N/A

11. Statement and other evidence of the developer's qualifications and financial responsibility (other than the financial statement referred to in Item (3)) are attached hereto and hereby made a part hereof as follows:

See attached resumes of Development Team

12. If the developer, any employee of the developer or any party holding a financial interest in the development is now a City of Boston employee or has been at any time in the year preceding this date, please list the person(s)'s name, position held, or financial interest in the development entity, City of Boston position, and if not currently employed by the City, the last date of City employment.

N/A

13. List the address(es) of all other properties that the owner(s) or principals of the proposed project owns in the City of Boston:

Three Buckley Ave., Boston, MA 02130

CERTIFICATION

I/We, Boston Citywide Land Trust, certify that this Developer's Statement of Qualifications and Financial Responsibility and the attached evidence of the developer's qualifications and financial responsibility, including financial statements, are true and correct to the best of my/our knowledge and belief.

Dated 7/26/88

Dated _____

Ar. Rittman Executive
Signature _____ Director

Signature _____

Boston Citywide Land Trust

48 Rutland St
Address & Zip Code

Address & Zip Code _____

Boston Ma 02118

AFFIRMATIVE MARKETING

An Affirmative Marketing Plan will be developed in consultation with the City of Boston's Public Facilities Department which will comply with all applicable Federal, State, and City laws and guidelines and will be subject to the approval of the Boston Fair Housing Commission.

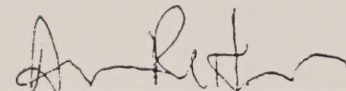
FORM 7

NON-DISCRIMINATION STATEMENT AND PLAN APPROVAL

As a condition of receiving NHT-controlled funds, land, or other benefits, I, Boston Citywide Land Trust, Inc. agree not to discriminate or permit discrimination on the basis of race, color, religious creed, marital status, sex, age, ancestry, sexual preference, military status, handicap, children, national origin, or source of income; in the lease, rental, or use and occupancy of the property located at See Site Description

Furthermore, I agree to comply with the attached Affirmative Marketing Plan, and to maintain a record of all newspaper ads, outreach letters, translations, and leaflets and any other outreach efforts as described in the attached plan. These will be available for review by NHT upon request.

I understand that I shall be able to proceed with completion of my project if I have taken every step outlined in the NHT-approved Affirmative Marketing Plan. Compliance shall be determined by the Boston Fair Housing Commission (BFHC). If I have not adequately complied with the NHT-approved plan, I shall be required to conduct additional outreach and/or I may be denied an occupancy permit for my project.



OWNER

Boston Citywide Land Trust, INC.
By its Executive Director

Date

7/26/88



BOSTON ARSON PREVENTION COMMISSION / Room 113, Boston City Hall / 725-3609

Memorandum

Date: July 26, 1988

To: Kelley Frown

From: Michael Moore *mm*

Subject: Boston City-wide Land Trust, P.F.D. inquiry

The BAPC has no information relating this applicant to any fires.



BOSTON FAIR HOUSING COMMISSION

M E M O R A N D U M

Raymond L. Flynn, Mayor
City of Boston
Fair Housing Commission

Suite 957
One City Hall Plaza
Boston, MA 02201
(617) 725-4408

Mary Lafferty
Teacher
Resident
Public Housing

Marianne McLaughlin
Program Manager
Abrams Management

Miguel Satut
Executive Director
Associated Grantmakers
of Massachusetts

Ernest B. Gutierrez, Jr.
Executive Director

TO: Kathy Calhoun, PFD
FROM: Cyndi Koebert, BFHC
DATE: July 25, 1988

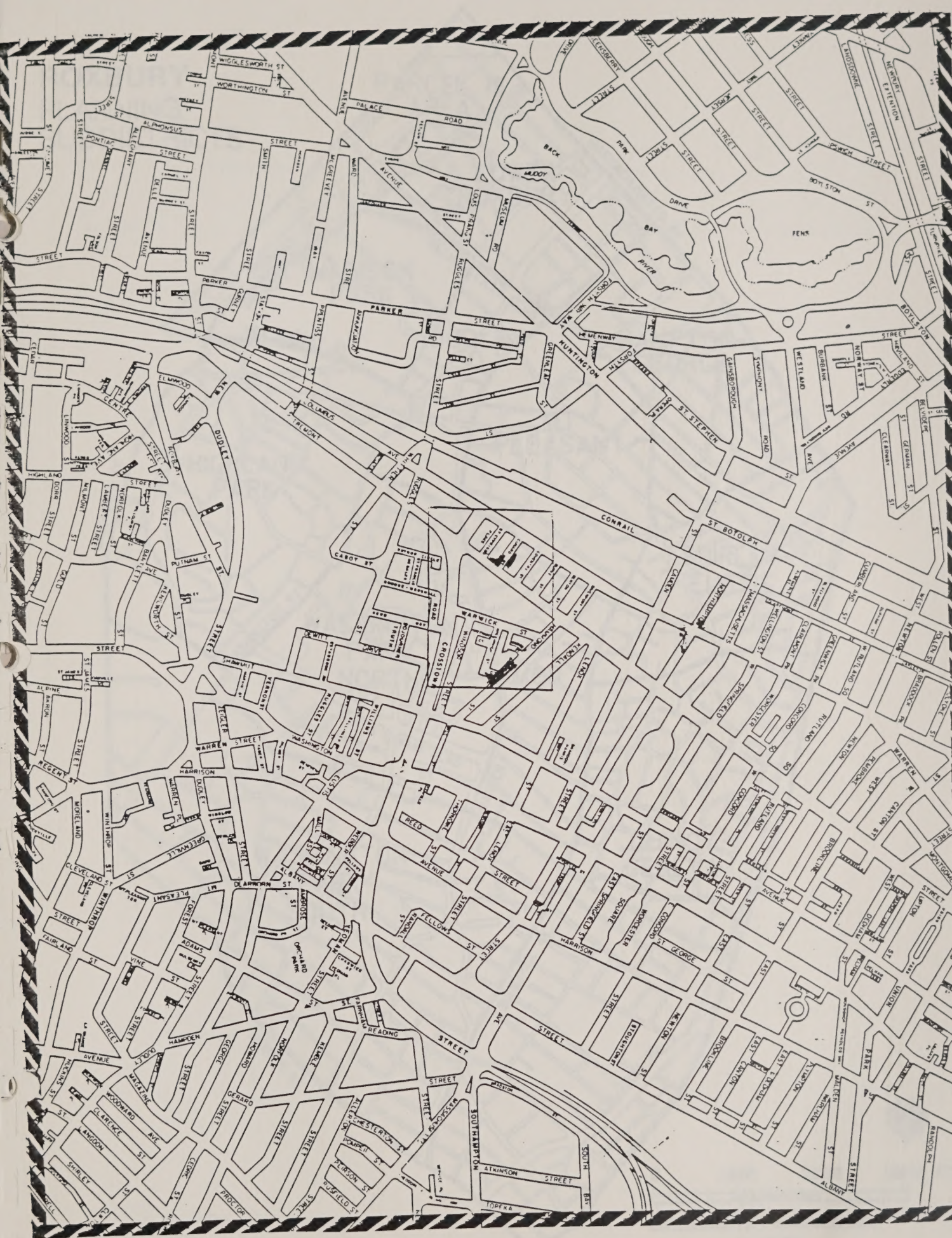
RE: Rapid response - fair housing screening

In response to your inquiry into the fair housing record of the following development entity, no violations are on record in this office nor the MCAD against:

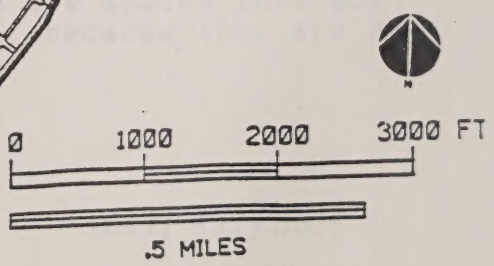
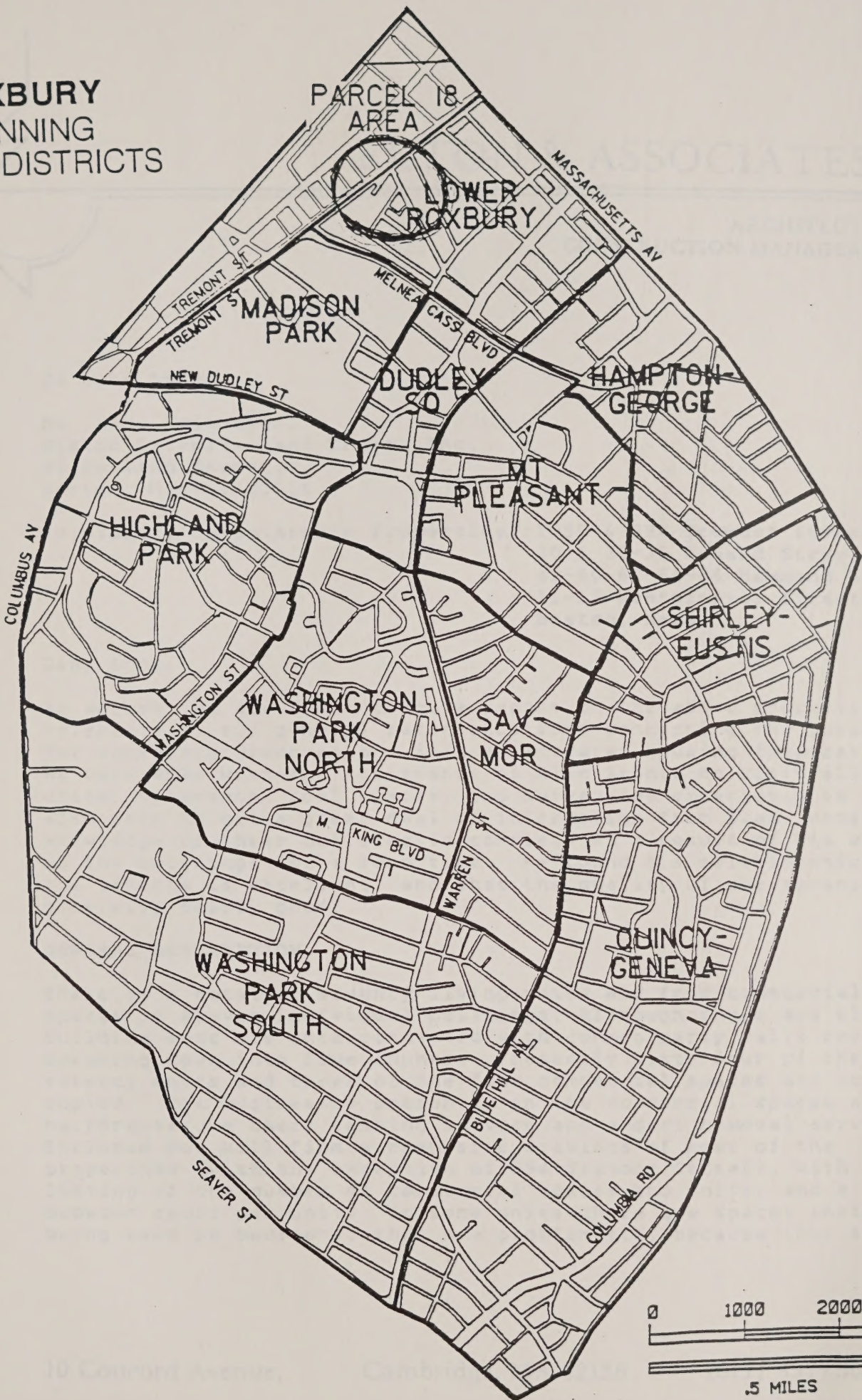
Boston City-Wide Land Trust
Art Johnson, President
Ann Reitmayer, Executive Director

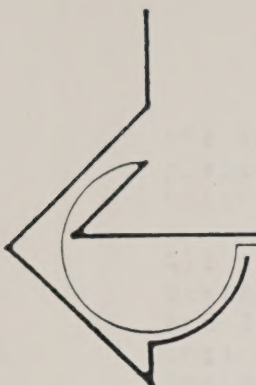


It's Not Just The Law...It's Fair



**ROXBURY
PLANNING
SUBDISTRICTS**





ELTON & ASSOCIATES

ARCHITECTS
CONSTRUCTION MANAGERS

28 June 1988

Ms. Anne Reitmayer,
Boston Citywide Land Trust, Inc.
48 Rutland Street,
Boston, Mass., 02118

Re: Simbury Co-op (Aronie Properties): 1059 & 994 Tremont Street
30 & 33-35 Cunard Street
42-60-62-64-66 Hammond Street
11-12 Westminster Street
Boston, Mass.

Dear Anne:

As agreed, we are sending you a report on the above properties, in reference to our general recommendations concerning the potential for conversion/renovations into a renovated housing cooperative. We were able with the assistance of Alan Aronie to visit all the units, basements, roof spaces, and survey the exterior. We were also able to get a great deal of information from Alan, whose knowledge of these buildings is complete as a result of his working of the buildings for a long time. We found his relationship with the tenants is excellent, and that the quality of the tenants is generally fairly good.

GENERAL DESCRIPTION

There is a total of seventy living units and four commercial spaces in eleven individual buildings. Although there are eleven buildings most are interconnected with common party walls really breaking down into five chunks. Presently sixty-four of the seventy units and three of the four commercial spaces are occupied. The businesses presently in the commercial spaces are a hairdresser, a check cashing service and a duct removal service. Enclosed you will find a composite drawings of most of the properties (with the exception of 994 Tremont Street), with a listing of the number of commercial spaces and units, and a bedroom count per unit. In some units there are spaces that are being used as bedrooms, that are problematic, because they are on

the interior of a unit with no windows or natural light. In places where this occurs, we have indicated this and noted what we think is the "real" number of bedrooms.

All the buildings are located in the South End/ Roxbury section of Boston. With the exception of the five stories in 1059 Tremont and 30 - 33 - 35 Cunard Street, all are four story, walk up buildings approximately 100 years old. All the buildings are masonry (brick) bearing and exterior wall construction with woodframe interior structure. This type of construction is classified as 3C construction in the building code. In 1059 Tremont and 30/33/35 Cunard there is to be some limited concrete pan floor construction and several steel/cast iron stairs.

All the buildings are attached rowhouse structure with very little in additional site, and presently provide some small rear yards and no off-street parking. There is little outdoor usable space for the tenants, and it has not presently been developed for such uses.

CODE RELATED ISSUES

When approaching the renovation of these buildings there are several codes that must be considered, including; 1) the Boston Zoning Code, 2) the Massachusetts Sanitary Code (MSC), and 3) the Massachusetts Building Codes (MBC) and other codes referred to in the latter. Ms. Nancy Davids of Goulston & Storrs will be analyzing the zoning issues under a separate cover.

In my opinion there are several areas where these buildings are not in compliance with the MSC. These include many bedroom having no natural light, inadequate heat and ventilation in many spaces, evidence of lead paint in most units, inadequate protection from rodents, which are apparently in many of the buildings. Although the MSC must be considered, I believe that the issues in the MBC will override all the MSC with more stringent requirements. The MBC will require that many present MBC violation presently evident in the buildings be corrected. It also allows for local building department review and determination on other present non-compliances. Although I think that this is very unlikely, in the most stringent interpretation of the building code, the local building department could request that this building comply with all the requirements of a new building of this type. . The building code issues of greatest concerns are:

- Energy Code Requirements: On a new building of this type the energy conservation requirements far exceed those present in these building. This would require the introduction of insulation to all exterior walls, and roofs.

- Secondary Means of Egress: On a new building of this type there is a requirement of having two remote means of egress from each level and each apartment, each covered from the weather (basically inside). Presently none of the building have such

secondary means of egress. Most are serviced by a primary interior stair/hallway for entry into the units, and an additional exterior fire escape or fire balcony spanning to the next building, beyond the party wall separating the two buildings. This condition is addressed in Article 22 of the MBC, which specifically allows such conditions in building that were building during pre-code times.

-Fire Detections/Alarm: On a new building of this type, a more complete fire detection/ alarm system would be required. Presently all but two buildings have hard-wired heat detectors in the hall/stair areas (the other buildings having similar battery operated heat detectors). In order to comply with MBC requirements, heat and smoke detectors will be required in the units, horn/light alarms in hall areas, and annunciators and pull stations near the front entries.

-Emergency Lighting: In the MBC, a new building of this type would require the inclusion of emergency lighting in the exit stair/hallways during such emergency situations, where the power would be cut to the building. None of the buildings presently have such a system, and this would be required throughout.

-Ventilation: On a new building of this type, mechanical means of ventilation would be required on all interior spaces that presently have no exterior openings to the out-of-doors. In these building there are many spaces that are interior, most specifically the bathrooms, and various other spaces. (As mentioned earlier many of these other spaces are not acceptable due to the fact that they have no natural light). These spaces require mechanical ventilation.

Additionally, there are several building that have primary entry stair/hallways that serve as fire egress exitways. Many of these are internal to the building with no window opening to the out of doors. Such passage ways will require smoke evacuation ventilation tied into fire alarm systems.

Lead Paint: Presently, the MBC does not permit the use of lead paint in buildings at all. In most municipality, usually when a building is purchased by a new owner, there is a requirement that all lead paint on any chewable surface up to four feet (4'-0") above the floor be removed. This normally would apply to corners, trim, door edges, etc.. Although we have not had a lead paint test executed on these building, we are reasonably sure that there is a large amount of lead paint throughout the buildings. Its removal from the buildings will be accomplished by scrapping, and removal of selected trims and doors.

In terms of code related issues, other areas that will require further study are sprinkler requirements, egress stair configuration, basement conditions, exit signage, etc..

BUILDING CONDITIONS

The conditions of the buildings, in a general sense, is very similar and uniform. For the sake of this report we have broken

down the areas as follows: Units, Basements, Hallways, Exteriors, Rooftop Sites, and General Building conditions.

UNIT CONDITIONS

The physical condition of the units varies from some that have been recently renovated with "modern" tub, new kitchen and heating systems, to one that has had a substantial fire that burned out much of the unit.

Presently most of the units are heated with gas fired space heaters usually in the living rooms. Additionally one can often find a gas on gas combination range/space heater in the kitchen areas. Most of this equipment is a minimum of thirty years old. Some apartments have additional electric baseboard heating in several of the other rooms (often in the bathrooms), but generally the space heaters are the only heat source. Thus, at best, the units are heated very unevenly, and usually inadequately. Presently four (4) units have received individual new gas fired forced hot air systems, during the process of being rehabilitated. In as much as many of the units have a central linear hall space in the middle of the unit, the duct work is run down the space over a hung ceiling, and poked over the door openings into each of the rooms. Many of the buildings presently have central air/utility shafts adequately sized to accommodate smoke pipes, plumbing vents, etc.. It is our recommendation that all units receive new individual heating systems. We would propose to examine a similar hot air system to those installed in the existing newly renovated units, or to consider a gas fired forced hot water baseboard system.

With the exception of one apartment, all the units have fairly old bathrooms. The typical bathroom would include a claw foot tub with an "afterthought" shower and curtain set up, a toilet (some with remote water tank set higher up on the wall) and a wall hung lavatory. Finishes are often in poor conditions. Within most of the units is a free-standing 30 gallon gas fired domestic hot water tank (generally in the kitchen area). The main plumbing risers and supply seem old and require frequent maintenance. In some of the buildings much work has been done on the waste system with much new PVC pipes clearly visible in the units and in the basements. However, after talking with Alan Aronie, we believe that very few of the main waste stacks and vents in the walls have been replaced. Additionally there is a combination of copper and brass water distribution system. It is our feeling that much of the plumbing supply and distribution systems should be replaced. Since this will cause disturbances to the finishes in bathroom areas, we recommend the replacement of most of the plumbing fixtures, and placement of tubs that are enclosed by walls on three sides, similar to that which one sees in most residences today.

Typically the kitchens in most of these apartments is fairly limited, including a large single or double cast iron, enamel

sink, a four burner gas range, and a refrigerator. Many of the kitchens have no counters or cabinets. Twenty of the units have more cabinets and counterspace than describe above, often times with plastic laminate countertops, drop-in stainless steel sinks, base and wall cabinets, etc.. As mentioned earlier, frequently the hot water heater is located in the kitchen. It is our recommendation that many of the kitchens will require extensive renovation and replacement.

In some very few situation where both the bathroom and kitchen is to be replaced within a unit, and where bedrooms or other spaces are located within the center of a unit, we would wish to consider the reconfiguration of the unit to realize the advantages of working off of one plumbing stack, and to be able to solve other organizational problems within the unit.

Many of the buildings presently have inadequate electric service into the building. Presently all the units are serviced through circuit breaker panels, most being located in the basements. Presently thirteen (13) of the units have received new circuit breaker panels in the units and new distribution throughout the units. This would include adequate outlets in all rooms, ground fault interrupter outlets in the bathrooms, etc.. Most of these units have fifty (50) or sixty (60) amp services. An additional eighteen apartments have been outfitted with new circuit-breaker panels in the units, but have not received new additional/renovated distribution system within the apartment, and the existing distribution system is not connected to the new circuit breaker panel. Depending upon the size of the unit, we recommend that all apartment have renovated, enlarged distribution within the unit, with either a 60 or 100 amp service.

Approximately three quarters of the windows in the buildings have been recently replaced with double hung, double glazed aluminum frame windows, with screens. Although these windows are not all of the highest quality, due to their newness, we do not recommend the replacement of these windows. Apparently, two different brands of windows have been placed in the building. One of these two has been more problematic, and will require more continuous maintenance. The frames on these windows are not "thermal-break" thus conducting heat or cold more readily than other types of windows. For those windows that will need to be replaced, we would recommend a window of a different construction that would have a better energy conservation performance.

Since most of the buildings are attached, the amount of heat loss is limit to smaller areas of exterior walls and roofs. Most of the exterior skin of these building are presently not insulated. Blowing in insulation into the roof cavity of these building is probably relatively easily accomplished, but the treatment of the exterior walls is less obvious. Most of these walls are constructed of brick, several wythes (terr of horizontal brick thick-

ness in walls) thick, with plaster applied directly to the brick. In such situations, we may have to consider the construction of 2" x 4" stud walls within the existing exterior walls. These would then receive 3 1/2" fiberglass batt insulation. This would require some redetailing around window openings, and might require some adjustments in many units.

Wall and ceiling finishes are typically horsehair plaster which normally is in poor condition. In those units that have been recently rehabilitated, the plaster is patched and repaired. In limited areas gypsum wall board has been introduced, but this is very unusual. It is important to consider how much of the finish of these walls and ceilings will be disturbed during the course of renovation. Disturbances will occur due to the replacement of plumbing, introduction of new wiring, replacement of the bathroom and kitchens, and the possible introduction of additional exterior walls so as to allow for insulation. Floor typically were originally wood, but often times have been covered with sheet vinyl or carpet. Most of these floor finishes will require replacement. Where possible the existing wood floors should be restored. Most of the baseboard and trim in the units are painted wood. As we mentioned earlier, some of this will be replaced due to its current conditions, and other trim will be removed or scrapped to rid the unit of lead paint. All units need cosmetic repairs and painting.

The original doors in these buildings have typically been four and five panel wood doors. Many of the original apartment entry doors have been covered with an additional layer of plywood. Many of the apartments have received new entry doors, usually solid core wood doors. Due to fire-resistance requirements all the other entry doors will require replacement. The doors within the units are in a variety of different conditions, many with lead paint. Many will either have to be repairs, paint stripped, or replaced.

BASEMENT CONDITIONS

Currently all the basements have only dirt floors, exposed brick piers, exposed wood frame ceilings, and no heat. Due to a rodent and moisture problem in many of the buildings, we recommend that a four inch "rat-slab" be added in the basements. The introduction of a slab will also allow for better storage conditions for the tenants and space that could also serve as laundry areas, maintenance workshops, etc..

Many of the basement stairs are in a bad state of deterioration particularly towards the bottom of the run. None of the basements have any form of heat, with much of the exposed plumbing supply wrapped with electrical heat tape to prevent freezing, which is very dangerous. Several of the basement currently are being flooded during rain storms. This often occurred because of the downspout locations and the drainage in the yard paces. This must

be repaired. All the basements currently have a large series of electrical circuit breaker panels, water and gas main, and some leaking waste lines. Many of the basement windows have been broken and replaced with plywood.

Often times, there are basements that span between two of the buildings that are separated on the other levels with brick party/fire walls. In these situations, it is necessary to construct a fire-rated separation wall aligned with the party walls above. We also believe that either heat has to be introduced into the basement, or insulation/heated chases built so all to have no more exposed plumbing supply lines. In some limited areas due to MBC requirements, firecode gypsum wall board will have to be added to ceilings.

Much of the interior masonry and the interior sides of the foundations require repointing.

HALLWAY/STAIR CONDITIONS

Most of the hallways are in very serviceable condition. Most of the entry door have been replaced with full glass, aluminum frame doors. All the buildings have intercom systems to all units. As mentioned earlier, with the exception of two buildings, all hallways are presently outfitted with hardwired heat detectors. Additional fire detection/protection equipment, and emergency lighting will have to be added to each hall/stairway.

With the exception of 30-33-35 Cunard and 1059 Tremont, all the stairways are constructed of wood, which are steel and concrete pan. The finishes are typically horsehair plaster, some with wood wainscoting all needing some repair and patching. There are many decorative newle post, rails, and balusters, so also needing repairs. Much of this material will require the removal of lead paint, at least on the corners (chewable surfaces). The floor finishes in these spaces are either wood, vinyl tile or marble, all requiring some restoration or replacement. As mentioned earlier many hall/stair areas will require smoke evacuation systems. Several of the stair cores receive natural light from large overhead skylights, many of which need extensive repair. All hall/stair areas require cosmetic repair and painting.

ROOF CONDITIONS

Within the last year the present owner has placed new roofing on nine (9) of the buildings and expects to complete the last two roofs within the near future. The system that is being used is a asphalt with a fiberglass mesh reinforcing system. Little if any flashing is being done at parapet walls, chimneys, existing pipe penetrations, etc.. These roofs seem to function well as they maintain their flexibility. As they age and go through several winters, this roof systems will begin to crack. This will start

to occur with some frequency in about five years, but can be easily repaired.

Presently some of the skylights have been completely disassembled and reconstructed, with others still needing this work, or needing complete replacement. Most of the masonry parapet walls that raise above the roof have not cap flashing of any kind, which should be done soon. Several of the roofs have masonry or wood frame penthouses, many of which have received very little in maintenance for quite a while.

In the process of replacing the roof, many of the gutters have been repaired, and many new round galvanized downspouts have been added. Some of these downspouts drain directly into the yards and pavement, often causing moisture into the basement. Other are tied into the building sanitary waste system, which is really illegal and should be changed.

BUILDING EXTERIOR CONDITIONS

All the building are constructed of red water struck brick with most having sandstone lintels. Some of the lintels have been replaced or covered with an aluminum cladding. With the exception of 62 Hammond Street, most of the brickwork has remained in reasonable condition. Much poorly executed pointing has been done on various buildings, but substantial amount more require additional pointing. On 62 Hammond Street, there has been some settlement in the front bay foundation, causing disturbance in the brick work in this area. It appears that this condition may be ongoing. This will require additional study. Several chimneys, parapet walls, and party walls that extend above the roof need to be rebuilt as they are tilting. In several locations, some walls which were originally designed to be interior party walls are now serving as exposed exterior walls. The brick walls have spalled in many locations and must be repaired or replaced.

As mentioned earlier, the secondary means of egress for the units in these building is either fire escapes or fire balconies. Assuming that these will continue to serve this purpose, all of them will require a full servicing, minor weld repairs, replacement of several small sections, and painting. We would also recommend an audit of the connections of the balcony/fire escape to the brick walls. It is common to see the older balconies pull out of the walls, disturbing much of the masonry in the process.

Many of the buildings presently have exterior masonry front stairs at the entries. Some are in need of repair, and several needing substantial replacement. Most the these stair do not have adequate railings.

Several of the building had large multiple story bays that will require some extensive maintenance.

SITE CONDITIONS

The buildings are largely built on or near the front lot line, thus allowing for no front yards. Since most of the buildings are attached, there are few conditions of side yard. All the buildings have rear yard, which have been left largely undeveloped. Many of the yards have some construction debris and many are not draining rainwater away from the buildings causing flooding in the basements. Although it would be nice to develop these yard so as to afford some outdoor space for the tenants, it is critical that the these yards be cleaned and regraded to alleviate the basement moisture and rodent problems.

Due to the severe rodent problem and an apparent trash problem, the construction of trash can storage areas should be considered on these buildings. These could be simple wood frame shed structures added to the rear of the buildings.

OTHER BUILDING CONDITIONS

Most of the building presently are not adequately serviced by utilities. Many of the water supply lines are too small and made of lead and should be replaced. In as much the proposed new heating systems will have greater gas requirement, probably new gas services will be required in many of the buildings. As previously mentioned many of the buildings presently do not receive adequate electrical power, also requiring an upgrade in service.

Much of the present heating and cooking equipment vents the smoke exhausts through the existing chimneys. If these flues are not currently equipped with clay tile liners, they will have to be lined or abandoned for this use. In a few selected areas due to building leaks, fires, poor building alterations there are selected areas that require masonry or wood frame structural repair.

SCOPE OF WORK AND COST ESTIMATE

Because we have had a limited time to audit these buildings, it is difficult for us to be very specific in the required scope of work. Throughout this report we have outlined many areas of concern and requiring work of some kind. It is even more difficult to be very precise on the construction costs that might be expected to complete such work. The following is a brief list of work requirements with some construction cost estimates.

Construction
Cost Estimate

Unit Renovations

-New Heating in sixty-six (66) units	\$264,500
-New Electrical systems in Fifty-seven (57) units	\$285,000
-New Bathrooms in sixty-nine (69) units	\$448,500
-New Kitchens in fifty (50) units.	\$260,000
-Replacement of plumbing systems	\$ 70,000
-Gut renovation of one burned out apartment	\$ 25,000
-Removal or covering of all lead paint	\$ 35,000
-Adding of ventilation	\$ 21,000
-Replacement of selected interior unit entry doors	\$ 35,000
-Installation of fire detection equipment	\$ 87,500
-Replacement of selected windows	\$ 12,500
-Installation of framed interior exterior walls	\$ 50,000
-Insulation of exterior walls and roof/ceilings (included above)	
-Repair/replacement/restoration of interior wall, ceiling, and floor finishes	\$ 70,000
-Minor reconfiguration of approximately 20% of the units to remove interior rooms.	\$ 35,000
-Paint and cleanup	<u>\$ 70,000</u>

Total

\$1,769,000

Basement Renovations

-Placement of concrete slab floors	\$ 50,000
-Placement of fire separation walls	\$ 7,000
-Repair of conditions causing flooding	\$ 5,000
-Introduction of system to prevent plumbing supply lines from freezing	
-Storage stalls for tenants	\$ 16,500
-Laundry areas in basements (not included)	
-Repair of stairs	\$ 5,000
-Installation of fire detection equipment (included elsewhere)	
-Masonry repair as required	<u>\$ 5,000</u>

Total

\$ 77,700

Hall/Stairway Renovations

- Introduction of addition fire detection/protection equipment

-Lead paint removal or cover up	\$ 11,000
-Smoke evacuation/ventilation system	\$ 11,000
-Repair/restoration of interior wall, ceiling, and floor finishes	\$ 22,000
-Repair of selected stairs, rails, and balusters	\$ 11,000
-Paint and cleanup	<u>(included above)</u>

Total	\$ 55,000
-------	-----------

Roof Renovation

-Cap flashing of parapet walls	\$ 11,000
-Repair of roof penthouses	\$ 16,500
-Gutter/downspout repair	\$ 11,000
-Skylight rebuilding	<u>\$ 8,000</u>

Total	\$ 46,500
-------	-----------

Building Exterior Renovations

-Masonry repairs where settlement has occurred	\$ 15,000
-Repointing of brickwork	\$ 50,000
-Repair of spalled brick areas	\$ 30,000
-Rebuilding/repair of selected chimneys, parapet walls, and party walls above roof.	\$ 16,5000
-Servicing and repair of fire escapes & balconies	\$ 5,500
-Repair of select door and window lintels	\$ 5,500
-Repair of multi-story bays	<u>\$ 11,000</u>

Total	\$ 133,500
-------	------------

Site Work

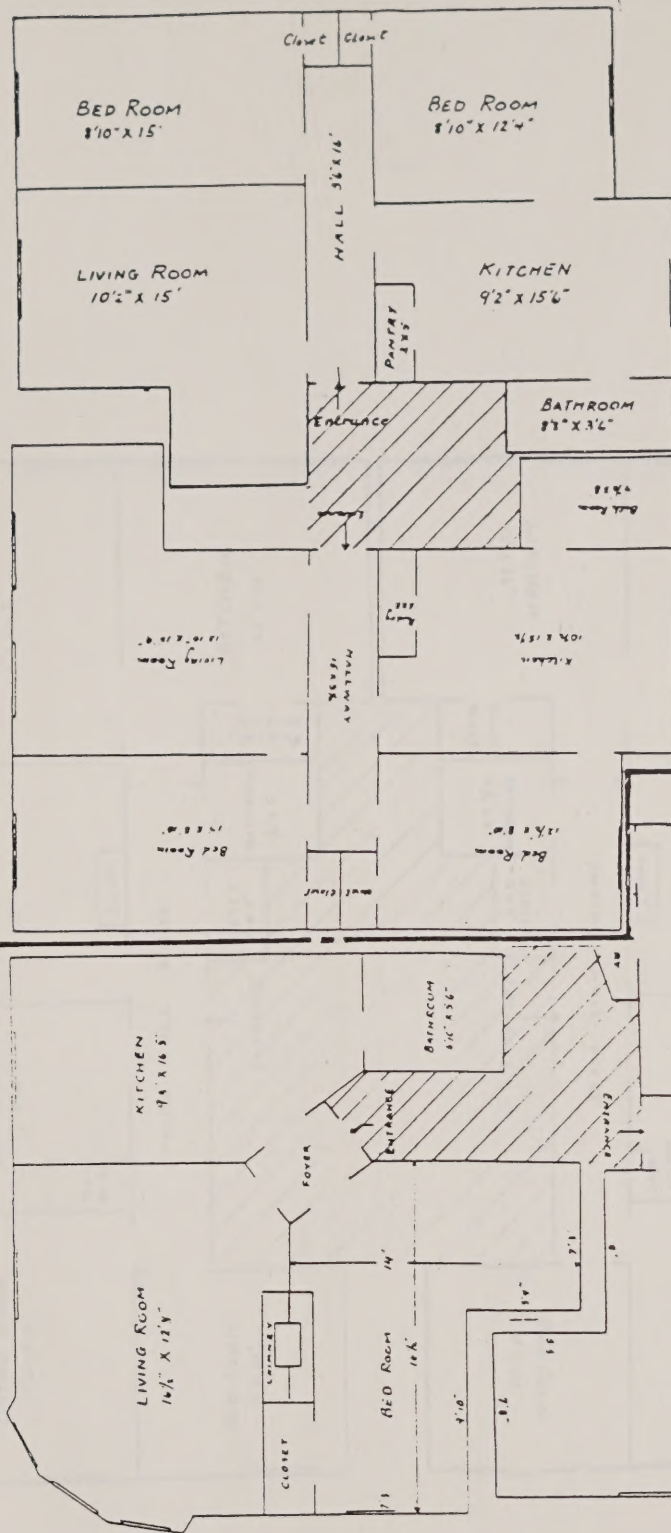
-Yard clean up	\$ 5,500
-Regrading for proper drainage	\$ 5,500
-Development of yard space for tenants	(not included)
-Construction of trash can sheds	<u>\$ 11,000</u>

Total	\$ 22,000
-------	-----------

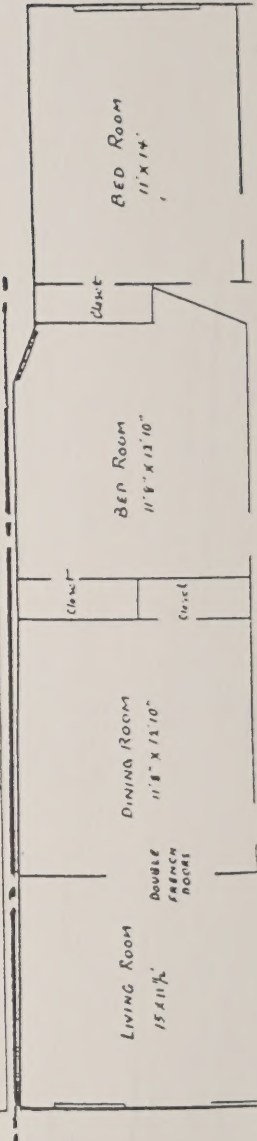
General Building Work

-Selected masonry and work structural repairs	\$ 10,000
-Installation of new water, gas, and electrical service into buildings	\$ 33,000

WESTMINSTER STREET



• 11 WESTMINSTER STREET
(S) 2 BR UNITS

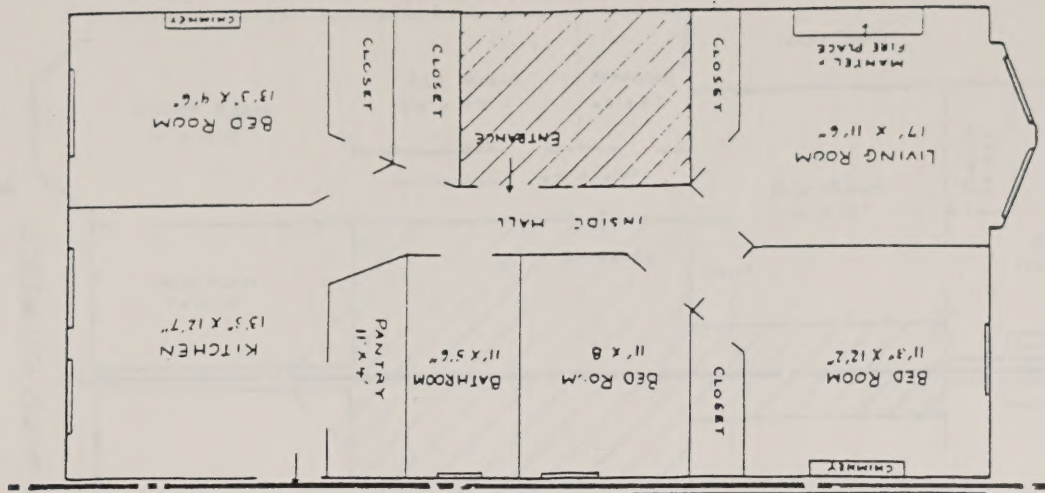


HAMMOND STREET

• 60 HAMMOND
(4) 2 BR UNITS
(4) 1 BR UNITS

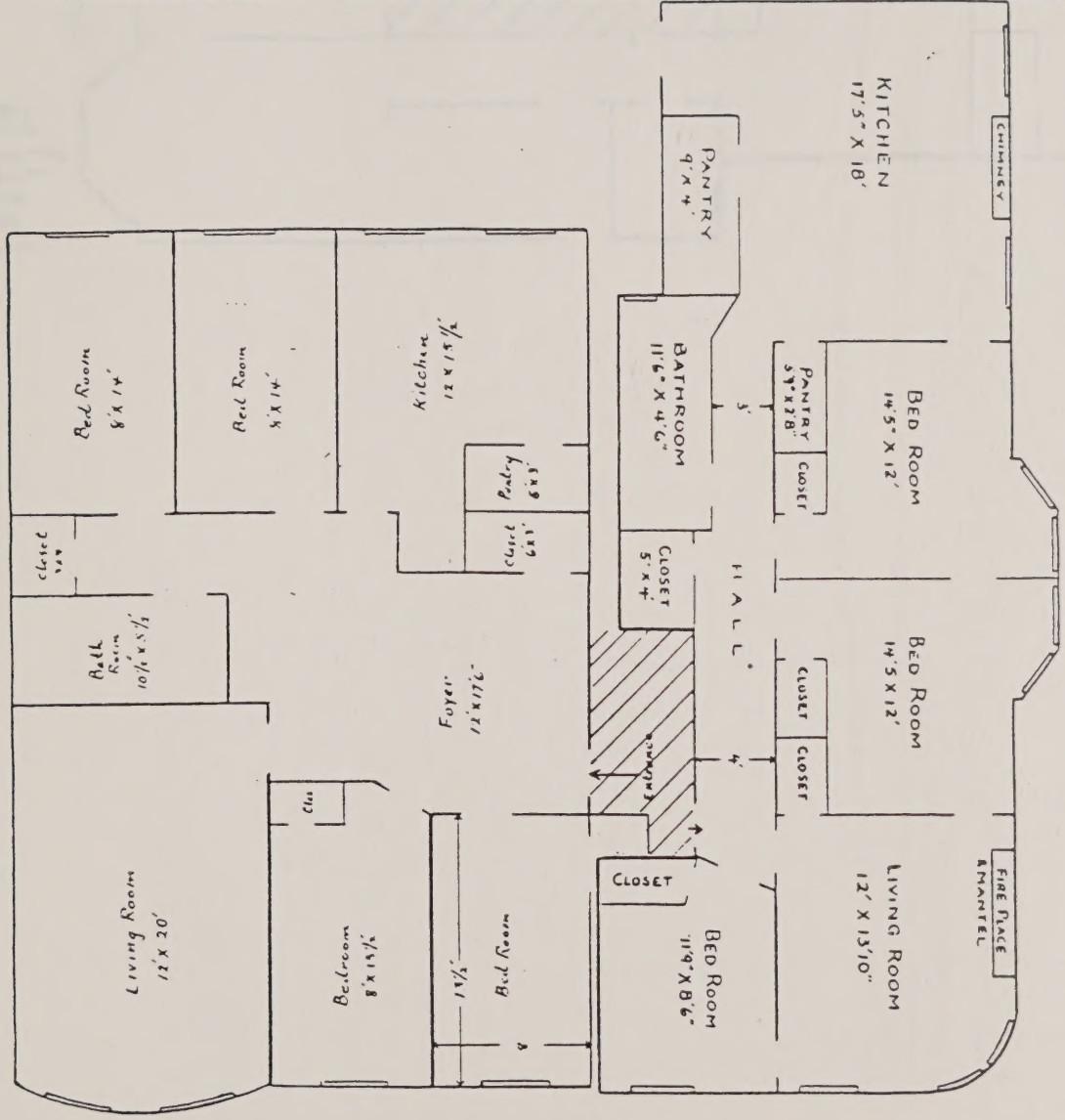
• 62 HAM
(4) 3 BR L.
W/DINING

• 30 CLINARD
 (4) 3 BR UNITS
 (1) COMMERCIAL UNIT



CUNARD STREET

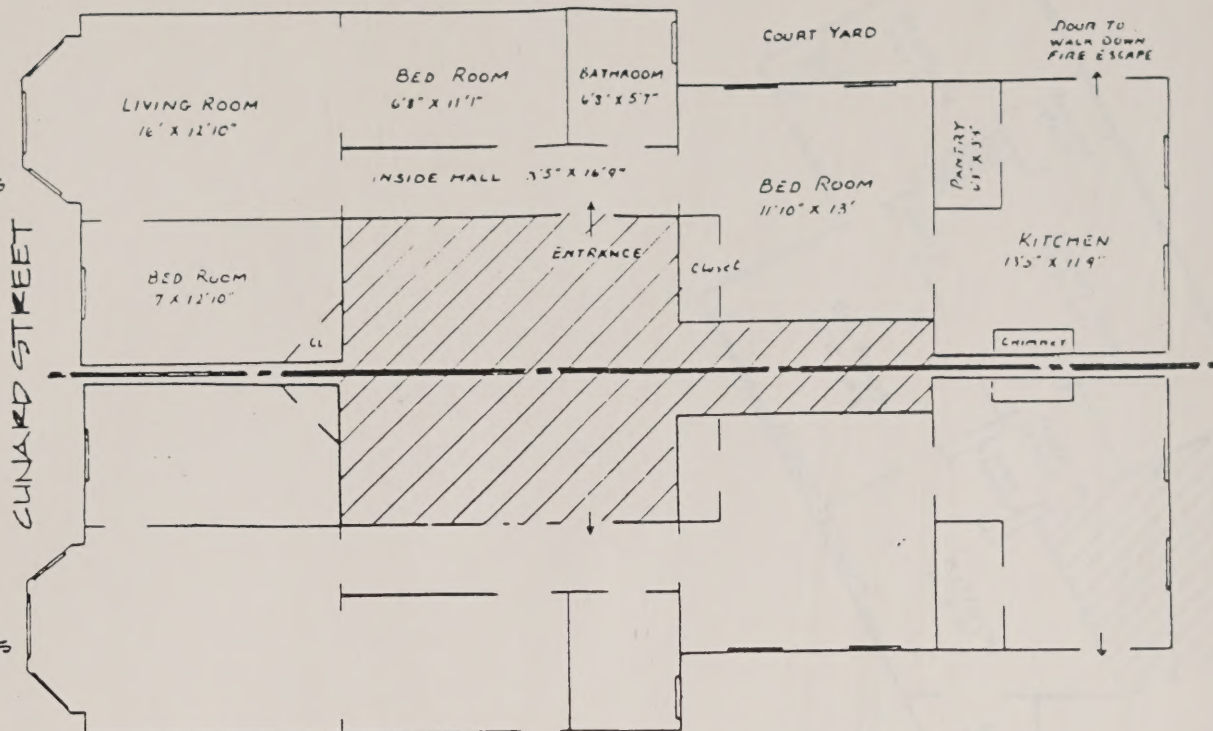
• 1059 TREMONT
 (4) 4 BR UNITS
 (4) 3 BR UNITS
 (2) COMMERCIAL UNIT

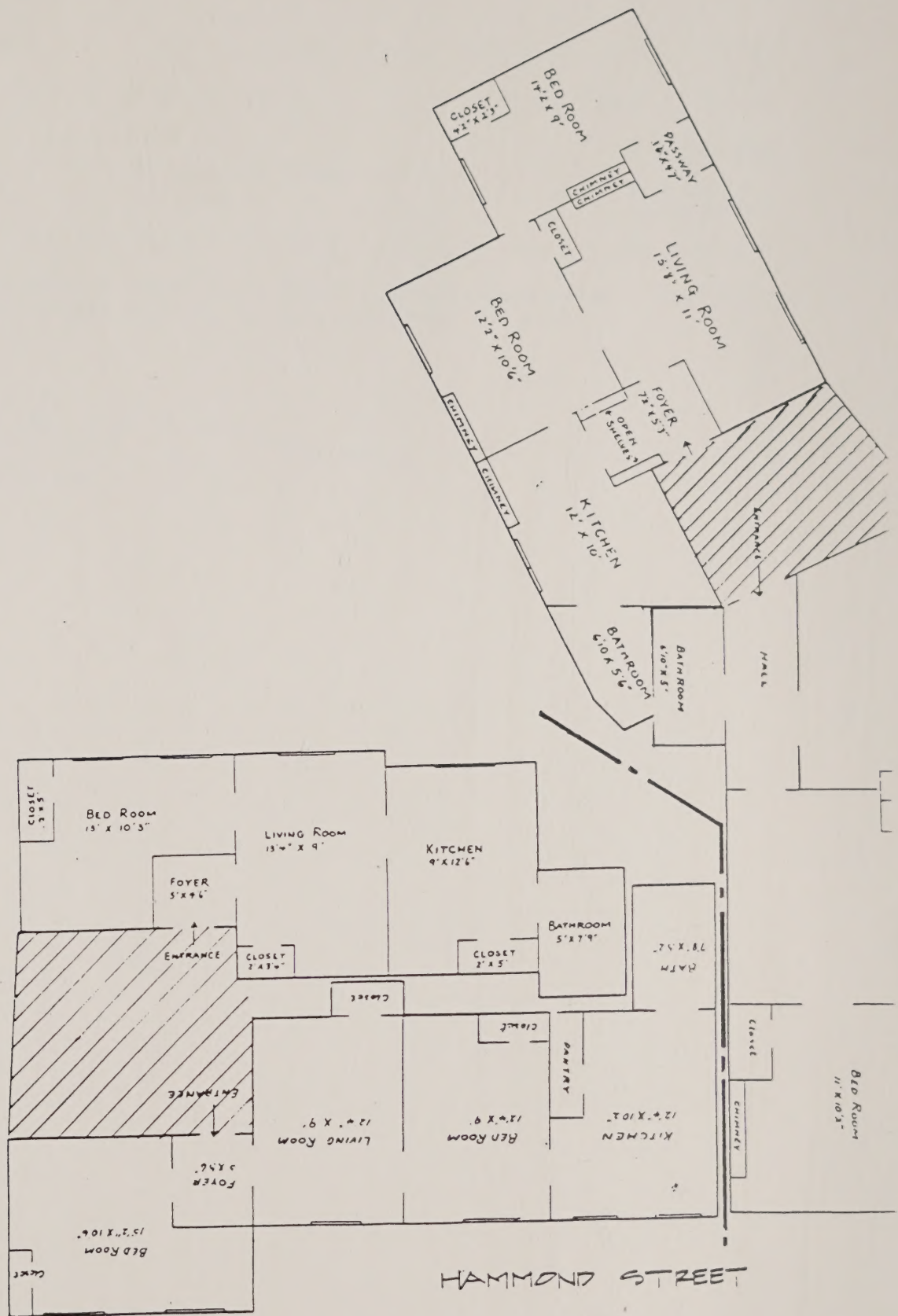


TREMONT STREET

CUNARD.
 4) 3 BR UNITS
 2 BR UNIT
 UNITS
 E (1) BR
 NO NATURAL
 LIGHT.

55 CUNARD.
 3 BR UNITS
 2 BR UNIT
 ALL UNITS
 HAVE (1) BR
 NO NATURAL
 LIGHT





• 42 HAMMOND STREET

(7) 2 BR UNITS
 (1) 1 BR UNITS
 -ALL UNITS HAVE (1)
 BR WHICH IS A WALKTHROUGH

• 12

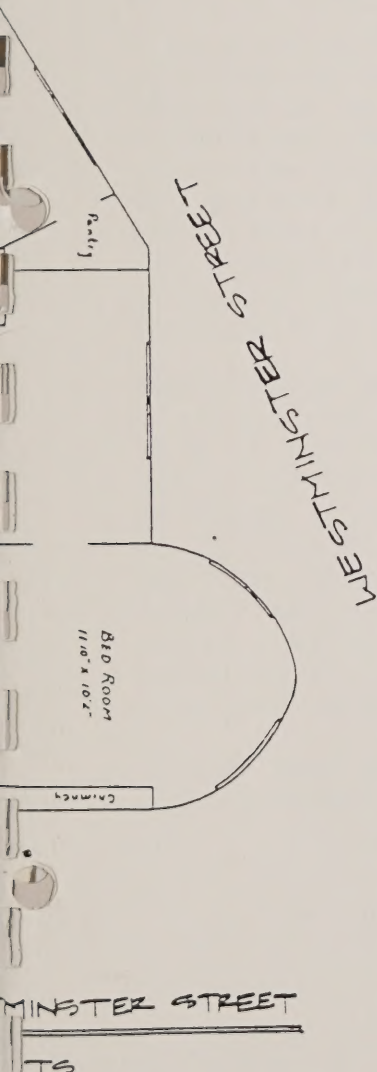
(8) 2

Installation of Fire Alarm System
 Total
 \$ 35,000
 \$ 175,000
 \$ 210,000

I hope that this report will meet your requirements. Should you have any questions please do not hesitate to call.

Sincerely,

Richard E. [Signature]
 Richard E. [Name]



• 994 TREMONT STREET

(4) 2 BR UNITS

(1) COMMERCIAL UNIT

-Installation of flue liner

\$ 16,500

Total

\$ 59,500

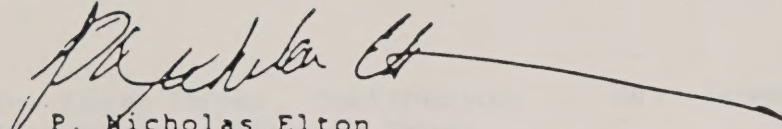
Permits, Fees, Miscellaneous Requirements

\$ 175,000

Grand Total.....\$2,338,200

I hope that this report will meet your requirements. Should you have any questions please do not hesitate to call.

Sincerely,


P. Nicholas Elton

I am writing to support the Boston Citywide Land Trust's application for a change of use for the 70 units project in the area known as the Lower South End. This project is a prime opportunity to provide 70 units of privately owned housing currently occupied by low and moderate income residents. The project is attempting to preserve these units in an area faced with increased development pressure because of its proximity to the South End. This pressure will only increase as other development comes on line in this area particularly Parcel 18.

These units were first brought to BCLT's attention through a contact who contacted our Housing Department about a potential sale of the units to a well known condo developer. At that time the units were under a purchase and sale agreement to that developer. After working with the tenants and the Public Facilities Department to ensure the strongest possible protection for the tenants, that deal fell through. At that point the Land Trust was asked to begin work on a plan to purchase the units. Since that time the Land Trust working with the tenants, the Co-op Housing Task Force and BCLT has developed a strong proposal.

I hope that you and the Neighborhood Housing Trust will give this proposal serious consideration.

UNITED SOUTH END SETTLEMENTS

Harriet Tubman House

566 Columbus Avenue
Boston, MA 02118
(617) 536-8610

Frieda Garcia
Executive Director

July 26, 1988

Mr. Larry Dwyer, Chairperson
Neighborhood Housing Trust
City of Boston
One City Hall Plaza
Boston, MA 02201

Re: Lower Roxbury Tenants Cooperative

Dear Mr. *Larry* Dwyer

I am writing in support of the Boston Citywide Land Trust's application for linkage funds for the 70 unit project it is working on in Lower Roxbury. This project is a unique opportunity to preserve 70 units of privately owned housing currently occupied by low and moderate income residents. The project is attempting to preserve these units in an area faced with increased development pressure because of its proximity to the South End. This pressure will surely intensify once other development comes on line in this area particularly Parcel 18.

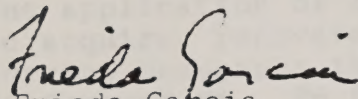
These units were first brought to USES's attention through a tenant who contacted our Housing Department about a potential sale of the units to a well-known condo developer. At that time the units were under a purchase and sale agreement to that developer. After working with the tenants and the Public Facilities Department to ensure the strongest possible protections for the tenants, that deal fell through. At that point the Land Trust was asked to begin work on a plan to preserve the units. Since that time the Land Trust working with the tenants, the Co-op Housing Task Force and USES has developed a strong proposal.

I hope that you and the Neighborhood Housing Trust will give this proposal serious consideration.

Mr. Dwyer
Page 2

I am aware that linkage funds are highly competitive, however unlike many of the proposals developed on public land, site control in this instance is limited. If you have any questions please feel free to call me at the above number.

Sincerely,


Frieda Garcia
Executive Director

FG/mm

July 26, 1988

Lawrence Dwyer, Chairperson
Neighborhood Housing Trust
City Hall Plaza
Boston, Ma.

Dear Mr. Dwyer:

We the undersigned residents of Lower Roxbury support the application of the Boston Citywide Land Trust for Linkage funds to acquire, renovate and preserve as affordable housing for the current occupants the buildings at 42 Hammond St., 60 Hammond St., 62 Hammond St., 66 Hammond St., 11 Westminster St., 12 Westminster St., 994 Tremont St., 1059 Tremont St., 30 Cunard St, 33 Cunard St., and 35 Cunard St.

Marcia Gale
Linda Allen
William Hoban
James Co
Robert Dunn
Joe Perry
Steve Adella
Phil Spivey
Mathie Roman
Diane Carter
Maria Francis

42 Hammond St. Apt 5
1059 Tremont St.
12 Westminster St.
12 Westminster St.
33 Cunard St.
60 Hammond St.
11 WESTMINSTER ST.
35 CUNARD ST.
66 Hammond St. Apt 6
42 Hammond St. Apt 7
12 Westminster St. Apt 6

7/15/88
Doc. #5085

HOUSING CREATION PROPOSAL

LORNE DEVELOPMENT ASSOCIATES

LORNE STREET

**City of Boston
August 9, 1988**

Raymond L. Flynn, Mayor

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 - o Development Team Resumes
5. **PROJECT PRO FORMA**
 - o Form 3
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 - o Form 4
 - o Letter(s) of Interest for Construction and Permanent Financing
7. **DISCLOSURE STATEMENTS**
 - o Form 5
8. **AFFIRMATIVE MARKETING PLAN**
 - o Form 6
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 - o Form 7
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11. **FAIR HOUSING REPORT**
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ADDITIONAL INFORMATION

Exhibit A: PROJECT DESIGN/DESIGN PLANS

Exhibit B: CERTIFICATE OF VOTE

Exhibit C: LETTERS OF SUPPORT

RAYMOND L. FLYNN, MAYOR



PUBLIC FACILITIES DEPARTMENT

August 5, 1988

TO: Neighborhood Housing Trust
Boston Redevelopment Authority and Stephen Coyle, Director

FROM: Lisa G. Chapnick, Director *LGC*

RE: Housing Creation Proposals Submitted by Franklin Federal Partners
and Federal Development, Inc.

We are pleased to submit for your approval three priority projects of the Public Facilities Department. The three projects will create or preserve 159 units of housing, 75% of which will be affordable to low- and moderate-income households. The three projects will contribute to neighborhood revitalization and stability in their respective locations. They include rehabilitation and new construction and cooperative and homeownership options.

The three projects are:

Dacia Residence, requesting \$661,054
Lorne Street, requesting \$975,000
Lower Roxbury Tenants Cooperative, requesting \$350,000

The Dacia Residence will create 29 three-bedroom condominiums on a Roxbury site which is currently vacant land held by PFD. It is expected that 100% of the units will be affordable to low- and moderate-income households. Construction is expected to begin in the Fall.

The Lorne Street development will involve new construction on PFD-owned and private vacant sites in Mattapan. Sixty two-, three- and four-bedroom units will be built for cooperative ownership. Sixty-five percent of the units will be occupied by low- and moderate-income households. Construction is expected to begin in the Fall.

The Lower Roxbury Tenants Cooperative involves the purchase and rehabilitation of 70 units of rental housing. The project will ensure the continued affordability of key properties in Lower Roxbury. It is expected that seventy-three percent of the project's units will be affordable to low- and moderate-income households. Acquisition and rehabilitation will begin in the Fall.

Your review and approval of these significant affordable housing developments is greatly appreciated. Thank you for your consideration.

Lena Park Community Development Corporation

Central Office: Patrick F. Jones Community Center
150 American Legion Highway, Dorchester, MA 02124

Telephone (617) 436-1900



Reaching out and touching

Hon. Frederick Brown
Chairman

Nathan Allen, Ph.D.
President

Betty Robinson
Vice President

Leonard Alkins
Vice President

Lewis Simms
Treasurer

William Fuller
Asst. Treasurer

Annie Moore
Secretary

Martin Walsh
Asst. Secretary

Honorary Chairpersons
Father Shawn Sheehan
Richard Royce
Clyde Miller

Board Members

Barbara Baker
James R. Brannon
June F. Chase-Dillon
Guy Ford
Harmus Fortune
Donna Latson-Gittens
Leon Gray
Betsy Harris
Ellen Jackson
Hon. Rudolph Kass
Zandra Smith-Lewis
Kenneth Lottman
Vivian Male
Laura Morris
Leo Osgood
Luix Overbea
Jack Patrick
Kenneth Rossano
Judith Sapers
Roger Servison
Rev. Charles Stith
Nora Stoecker
Stephen Wolfberg

Branch Offices

Orchard Park
Neighborhood House
36 Dearborn Street
Roxbury, MA 02119
442-2722

Mattapan Office
1353 Blue Hill Avenue
Mattapan, MA 02126
298-2570

Shaw House
612 Blue Hill Avenue
Dorchester, MA 02127

August 4, 1988

Mr. Steven Coyle
Executive director
Boston Redevelopment Authority
Boston City Hall
City Hall Plaza
Boston, MA 02201

Dear Mr. Coyle:

On behalf of Lorne Development Associates please accept this letter and the accompanying application requesting \$975,000 in Linkage funds from the Neighborhood Housing Trust. Lorne Development Associates, a joint venture partnership of Lena Park Community Development Corporation and Faith Pentecostal Church, will utilize these funds to assist in the construction of a 60-unit limited-equity cooperative housing development on a vacant site in the Franklin Field area of Dorchester.

Lorne Development Associates proposes to construct this housing development on a 200,000 square foot site which is bound by American Legion Highway, Boston State Hospital grounds, Blue Hill Avenue and Franklin Hill Public Housing Development. This construction project will create a new community consisting of 60 townhouse units, a new street, off-street parking and open space. The housing unit configuration consists of 27 two-bedroom units, 27 three-bedroom units and 6 four-bedroom units. Sixty five percent of the units (39) will be affordable to low and moderate income families. Drawings illustrating the site plan and the housing design are included in our Linkage proposal.

Lorne Development Associates has worked diligently to secure the financial resources for this project. We have accessed all funding sources available to us, yet a substantial gap of \$975,000 remains. It is critical that we close this gap, the project can not proceed with a financial gap of this magnitude. Needless to say, Linkage funds are essential to making this housing development become a reality.

An affiliate of

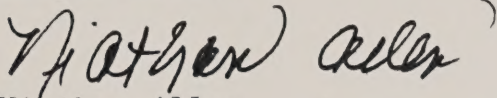


United Way
OF MASSACHUSETTS BAY

Page 2

Thank you in advance for your consideration, if there are any further questions regarding the project or team members please do not hesitate to contact me.

Respectfully,

A handwritten signature in black ink, appearing to read "Nathan Allen", with a stylized flourish at the end.

Nathan Allen
Executive Director

NA/ac

PROJECT SUMMARY NARRATIVE

In connection with 75-101 Federal Street, the Franklin Federal Partners, Inc. signed a Development Impact Project Agreement to make housing payments to the City of Boston at the rate of \$193,750 per year during the years 1988-1999. We propose that \$975,000 of the present value of this total be assigned to the Lorne Development Associates to assist in the rehabilitation of 60 units of housing.

Background and Program Description

In response to the shortage of affordable ownership housing opportunities in the City of Boston, Lorne Development Associates proposes to construct a sixty (60) unit limited-equity cooperative family housing development. Lorne Development Associates is a partnership of Lena Park Community Development Corporation and Faith Pentecostal Church. LDA has assembled a talented and experienced development team to undertake this important project.

Site:

The Lorne Street development site is 200,000 square feet of vacant land which has been assembled through the efforts of the City of Boston and several non-profit organizations. The site is located in a predominantly residential neighborhood in the Franklin Field - Blue Hill Avenue section of Dorchester. The housing in the neighborhood consists of several large multi-family apartment buildings on Lorne Street, a number of similar structures on Franklin Hill Street and a 374-unit BHA family housing development on Franklin Hill Avenue. The vacant land on Lorne Street was once occupied by a number of triple deckers which were lost during the 1970's due to arson, abandonment and economic disinvestment. The property is presently covered with trash, automobile parts, overgrown weeds and dying trees. It is a blight upon the community. The complete site is within an H-1 zoning area. Significant landmarks near the site are: Boston State Hospital grounds, Franklin Park, American Legion Highway and Blue Hill Avenue.

Development Proposal:

Lorne Development Associates proposes to construct a new community comprised of a sixty (60) unit limited equity family cooperative. The developers, in responding to neighborhood input, have planned a unit mix of 27 two bedroom, 27 three bedroom and 6 four bedroom units. The units are spacious and feature a townhouse design utilizing modular construction. Social space, living room, eating area, kitchen and a 1/2 bath will be located on the first floor, and sleeping areas will be on the second and third floors.

The site plan has been designed with adequate parking, open space and recreational areas for children. Other site work necessary for this project includes the construction of a new street with supporting infrastructure and street upgrading. The total development cost for the project is \$7,496,173.

Financing:

The total development cost for the Lorne Street Cooperative Housing Development is \$7,496,173. The developers, in cooperation with the City of Boston, have accessed a variety of financial sources to secure the funds to finance this project. The projected funding sources are as follows:

MHFA First Mortgage	\$4,244,173
HIF	500,000
Syndication	900,000
CDAG	600,000
Linkage	975,000
Equity (HIF share financing)	277,000
TOTAL	<u>\$7,496,173</u>

But for the linkage funding, the project cannot be constructed.

Affordability - Application of Linkage Funds

The linkage award will be utilized to reduce the cost of the 39 low- and moderate-income affordable units. These units will be made available to residents with a household income of less than 80% of the Boston SMSA.

Community Participation

The City of Boston, Public Facilities Department has a public disposition process which mandates neighborhood participation. Several community meetings were held to solicit input regarding the disposition and developer designation for this site. In addition, Lena Park CDC and Faith Pentecostal Church represent and serve dozens of families in the area.

FORM 1

NEIGHBORHOOD HOUSING TRUST PROPOSAL EVALUATION

A. PROJECT SUMMARY

1. **APPLICANT/DEVELOPER:** Lorne Development Associates
2. **PROJECT NAME:** Lorne Street Project
3. **PROJECT ADDRESS:** Harvard Street
North Dorchester

4. PROJECT TYPE (Check all categories that apply)

New Construction x Rental Condo Coop x
Rehabilitation Rental Condo Coop

5. HOUSING SUMMARY

No. Units 60

No. Low/Mod Units 39 %Low/Mod 65%

No. Mod-Income Units (80% of median) 10

No. Low-Income Units (50% of median) 29

Other Below Market Units (specify)

6. **Linkage Request \$** 975,000
- Linkage Request per low/mod unit \$ 25,000
- Leverage Ratio \$ 7.90

7. PROJECT TIMELINE

Permits: Summer 88

Construction Start: Fall 88

8. PARKING SPACES

Total 60 Per Unit 1

B. PROJECT DESCRIPTION (BRIEF NARRATIVE)

Lorne Development Associates, a partnership of the Lena Park CDC and the Faith Pentecostal Church, proposes the development of a 60-unit new construction limited-equity cooperative. Thirty-nine of the units will be accessible to households with incomes less than 80% of the area median, and the remaining 21 will be market-rate units. The project will have an overall affordability level of 65%.

The project involves approximately 206,000 square feet of land located in the North Dorchester section of the city. It is an assembly of publicly and privately-owned parcels. Included on the site will be a community facility served by the Faith Pentecostal Church.

C. PROJECT FINANCING SUMMARY

1. Development Budget

Real Estate Acquisition	<u>\$ 172,815</u>
Construction Costs	<u>\$5,260,000</u>
Infrastructure	<u>\$ 600,000</u>
Related Soft Costs	<u>\$1,068,200</u>
Contingency	<u>\$ 395,158</u>
TOTAL	<u>\$7,496,173</u>
Total dev. costs per sq. ft.	<u>\$ 107.48</u>
Construction costs per sq. ft.	<u>\$ 75.42</u>
Total cost per unit	<u>\$ 124,936</u>

2. Project Funding

Source	Amount	Terms (%/Years)	Status
a) MHFA First Mortgage	\$4,244,173	10.75%/30 years	Proposed
b) HIF	500,000	40 year (deferred)	Proposed
c) Linkage	975,000	to be negotiated	Proposed
d) CDAG Grant	600,000		Proposed
e) Syndication proceeds	900,000		Projected
f) Equity (HIF share financing)	277,000		
TOTAL	<u>\$7,496,173</u>		Proposed

3. Housing Prices/Carrying Costs

UNIT TYPE	NET SF	TOTAL UNITS	# 707	# SEC 8	# MOD	# MARK	RENT 707*	RENT SEC 8*	RENT MOD*	RENT MARK*
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
2 BR	1,050	27	8	4	5	10	627	659	629	675
3 BR	1,200	27	4	8	4	11	783	823	685	825
4 BR	1,500	6	3	3	0	0	867	912	711	925
	69,750	60	15	15	9	21				

4. Project Income and Expenses

Total Annual Gross Income (TGI)	\$ 532,980
Less Vacancy (5 %)	\$ (26,649)
Other Income (SHARP)	\$ 304,641
Effective Gross Income (EGI)	\$ 810,972
Total Operating Expenses (53% of TGI) (35% of EGI)	\$ 282,030
Reserves	\$(incl. in Oper.)
Net Operating Income	\$ 528,942
Debt Service	\$ 480,856
Coverage Ratio	1.1

D. ANALYSIS OF REVIEW CRITERIA (BRIEF NARRATIVE)

The Lorne Street project provides a high level of affordability (39 of the 60 units or 65%) with a limited-equity ownership mechanism. At least 29 of the units will be available to households with incomes at or below 50% of median. The infrastructure improvements necessary to the project will contribute to the elimination of the currently blighted vacant land abutting the target area.

The revitalization of the area prompted by this development will not only create housing opportunities for current residents, but will also enhance the economic viability of the re-emerging commercial businesses. The capacity building that this project will ensure for the minority developers will have positive effects on the community at large.

E. PROPOSED LINKAGE FUNDING

Recommendation

____ Recommend Funding Amount \$ _____

____ Denial

PROJECT SUMMARY

I. Applicant Eligibility

Lorne Development Associates (LDA) is a joint venture partnership of Lena Park Community Development Corporation and Faith Pentecostal Church. LDA meets the four specific standards in Section III of the Neighborhood Housing Trust Request for Proposals.

II. Project Eligibility

The numbering of the points below corresponds to the numbering in Section IV of the Neighborhood Housing Trust Request for Proposals.

1. Need for Trust Funds

The (39) thirty-nine affordable units to be constructed on the Lorne Street site could not be created without the funds requested from the Neighborhood Housing Trust. The presence of a financial gap of this magnitude will prevent the development project from going forward unless funds are secured to close the gap. The Trust is the principle source of such funds.

2. Trust Funds to be Used Solely for Affordable Units

The equity participation and pro-rata share of the cooperative blanket mortgage for the twenty-one (21) market rate units within The Lorne Street Cooperative will cover the cost of developing these units. Therefore, Trust funds that are provided for this development will be utilized exclusively to assist the affordable units.

3. Trust Funds to be Used Solely for Housing

The Lorne Street Development is a 100% residential project with no commercial space. Therefore, all Trust funds that are provided to this project will be used exclusively for the creation of housing.

4. Long-term Affordability

All of the low- and moderate-income affordable units within the Lorne Street Cooperative, and therefore all units assisted with Trust funds, will have legal constraints on their future resale which will ensure that these units retain long-term affordability for low- and moderate-income residents. Deed restrictions will be utilized to limit the amount of equity upon resale and to maintain low- and moderate-income affordability for at least 30 years.

5. Financial Feasibility

LDA's projections for the project indicate that it will be financially feasible provided that the various sources of funds are secured.

6. Site Control

LDA has site control of the Lorne Street site, in the form of a tentative developer designation by the Public Facilities Commission, ownership of land by Faith Pentecostal Church, and a purchase and sale agreement with the Combined Jewish Philanthropies.

7. Compliance with Boston Jobs Ordinance

LDA will ensure that the construction of the project is carried out in compliance with the provisions of the Boston Jobs Ordinance; it will include this requirement in all construction contracts for the project.

8. Compliance with Sanitary and Building Codes

The housing created on the Lorne Street site will be in full compliance with all requirements of the State Sanitary Code and the State Building Code.

9. Fair Housing

Marketing and buyer selection for the housing units created on the Lorne Street site will be done in accordance with the requirements of the Boston Fair Housing Commission and other applicable fair housing requirements submitted to the Fair Housing Commission for review and approval prior to the start of marketing.

III. Evaluation Criteria

1. Total Number of Affordable Units

The redevelopment of the Lorne Street site will create thirty-nine (39) new affordable housing units.

2. Percentage of Affordable Units

Sixty five percent or almost two-thirds of the housing units created on the Lorne Street site will be affordable.

8. Extent of Housing for Special Needs Households

5% or 3 units in the development will be constructed specifically for handicapped residents.

9. Extent of Employment for Local Minority & Female Labor

The project will provide employment for residents of the City of Boston, minorities and women as required by the Boston Jobs Ordinance.

10. Extent of Participation by Minority or Women Business Enterprises

The development team for the Lorne Street site is comprised predominantly of women and minorities. In addition, the developers are negotiating with Cruz Construction, a minority firm, to act as general contractor. Thus, the project will involve significant participation by women and minorities.

11. Participation Offered to the Trust

It is not possible within the financial structure of this project to offer the Trust any financial participation in the project that would enhance the resources available to the Trust.

12. Extent of Linkage Funding in the Neighborhood

The Habitat for Humanity Project received \$88,000 in Linkage Funds to assist in the construction of 11 units of ownership housing for low- and moderate income residents. The project is located in the Ashton Street neighborhood of the Franklin Field South area of Dorchester.

1. Design	
a. The removal of site plans and unit design	July 15, 1988
b. Evaluation and approval of unit drawings and specifications	August 17, 1988
2. Financing	
a. Financial construction plans	July 22, 1988
b. Submit Funding Applications	
o CMU	Completed
o HFA/HAZ	July 25, 1988
o HUD	
HFA	August 1988
HUD	October 1988
o HFA Mortgage Application	September 1988
o LHA	
Early Round	September 1988
Late Round	October 1988
o Gap Financing	
HFA	Completed
LHA	August 1988
3. Submit a Permit Process	
a. Submit building permit application	August 22, 1988
b. Attend an Appeals Hearing	October 1, 1988
c. Receive Building Permit	November 7, 1988

LORNE STREET

DEVELOPMENT SCHEDULE (REVISED)

<u>Task</u>	<u>Timetable</u>
1. Execute Architect's Contract	June 8, 1987
2. <u>Design</u>	
A. PFD approval of site plans and unit design	July 29, 1988
B. Submission and approval of working drawings and specifications	August 12, 1988
3. <u>Financing</u>	
A. Finalize construction costs	July 22, 1988
B. Submit Funding Applications	
o CDAG	Completed
o MHFA/OAS	July 15, 1988
o SHARP	
MHP	August 1988
MHFA	October 1988
o MHFA Mortgage Application	November 1988
o Linkage	
Early Round	September 1988
Late Round	October 1988
o Gap Financing	
HIF	Completed
o Syndication	
NEF	August 1988
4. <u>Building Permit Process</u>	
A. Submit building permit application	August 29, 1988
B. Board of Appeals hearing	October 3, 1988
C. Receive Building Permit	November 7, 1988

DEVELOPMENT SCHEDULE
page 2

5. Property Transfer

- | | |
|---|--------------------|
| A. Purchase and sale executed for city-owned property | September 16, 1988 |
| B. Purchase and sale executed for CJP property | September 16, 1988 |
| C. Closing and conveyance of city and CJP property | November 3, 1988 |

6. Construction/Marketing

- | | |
|---|-------------------|
| A. Sign Genl. Contractor agreement | October 3, 1988 |
| B. Execute other construction contracts | October 3, 1988 |
| C. Start construction | November 7, 1988 |
| D. Begin marketing program | November 7, 1988 |
| E. Complete construction, receive occupancy permits | November 10, 1989 |
| F. Complete unit sales | November 10, 1989 |

FORM 2

DEVELOPMENT TEAM

Developer

Name and Address

Telephone

Lorne Development Associates 150 Am. Legion Hwy., Dorchester, MA 436-1900

On a separate page, please describe fully the nature of the development entity, including: a) the legal structure, b) list the general partners c) the legal history of the organization. Please attach a copy of any joint venture agreement, articles of incorporation or trust agreement establishing the development entity.

Architect/Engineer (s)

Chisholm/Washington, Inc. Cambridge, MA. 876-7930

Attorney

Roche, Carens & DeGiacomo One Post Office Sq., Boston, MA 451-9300

Accountant

Alexander, Aronson, Finning & Co. 16 Lyman St., Westborough, MA 01581

Project Manager/Development Consultant

Taylor Properties, Inc. One Boston Place, Boston, MA 742-6030

Contractor

John B. Cruz Construction Co. One John Eliot Sq., Boston, MA 445-6901

Management Agent

Barclay Management Co. 75 St. Alphonsus St., Boston, MA 731-3316

For each of the members of the development team, including each general partner, please attach a resume.

DEVELOPER'S STATEMENT OF QUALIFICATIONS
AND FINANCIAL RESPONSIBILITY

1. Name and address of developer:
2. Is the developer or any other member of the joint venture a subsidiary of or affiliated with any other corporation or corporations or any other firm or firms.

YES: x
If yes, explain _____

NO: _____

3. a. The financial condition of the developer, as of 12/31/85 is as reflected in the attached financial statement.

NOTE: Attach to this statement a financial statement FOR EACH GENERAL PARTNER showing the assets and the liabilities, including contingent liabilities, fully itemized in accordance with accepted accounting standards and based on a proper audit. If the date of the financial statement precedes the date of this submission by more than six months, also attach an interim balance sheet not more than 60 days old. These statements will be held in strict confidence.

- b. Name and address of auditor or public accountant who performed audit on which said financial statement is based.

Alexander, Aronson, Finning & Co., P.C.
16 Lyman Street, Westborough, MA 01581

4. If funds for the development of the project are to be from sources other than the developer's own funds, please state the developer's plan for financing the acquisition and development of the project:

Commercial lending institutions, State and City sources.

5. Sources and amount of cash available to developer to meet up-front costs of the proposed undertaking:

- a. In banks:

Name, address & zip code of bank

Amount

\$

- b. By loans from affiliated or associated corporations of firms:

<u>Name, address & zip code of source</u>	<u>Amount</u>
	\$

SEE ATTACHED SHEET MARKED "EXHIBIT A"

- c. By sale of readily salable asset

<u>Description</u>	<u>Market Value</u>	<u>Mortgage or liens</u>
	\$	\$

6. Name and addresses of bank references:

James Claughlin
Assistant Vice President
Bank of Boston, Dudley Station Branch

7. Has the developer or (if any) the corporation, or any subsidiary or affiliated corporation of the developer or said parent corporation, or any of the developer's officers or principal members, shareholders or investors, or other interested parties been adjudged bankrupt, either voluntary or involuntary, within the past ten years?

YES: _____ NO: X
If yes, give the date, place and under what name.

8. a. Undertakings, comparable to the proposed development work, which have been completed by the developer, including identification and brief description of each project and date of completion:

BHP-I: Lena Park CDC sponsored a project as part of the Boston Housing Partnership demonstration program. Rehabilitation was completed of the scattered site buildings on February 15, 1987. The project closed on its permanent mortgage loan on April 1, 1987. There are 93 rental apartments in the project; which is a mix of 1,2,3, and 4 bedroom units. The units are 100% low-income occupied.

- b. If the developer or any of the principals of the developer has ever been an employee in a supervisory capacity for a construction contractor or builder or undertaking comparable to the proposed development work, name of such employee, name and address of employer, title of position, and brief description of work:

"EXHIBIT A"

b. Community Economic Development Assistance Corporation:

Technical Assistance Advance	\$30,000.00
Front Money Loan	60,000.00

Public Facilities Department:

Management Assistance Program	\$27,000.00
Technical Assistance Program	25,000.00

General description of such work:

3. Construction contracts or developments now being performed by such contractor or builders:

Identification of
Contract or Development
and Location

Amount

Date to be
Completed

4. Outstanding construction contract bids of such contractor or builders:

Issuing Agency

Amount

Date due bid

9. If the developer or a parent corporation, a subsidiary, an affiliate, or a principal of the developer is to participate in the development of the land as a construction contractor or builder:

a. Name and address of such contractor or builder:

N/A

- b. Has such contractor or builder within the last ten years ever failed to qualify as a responsible bidder, refused to enter into a contract after an award has been made, or failed to complete a construction or development contract?

YES _____ NO _____

If yes, explain:

N/A

- c. Total amount of construction or development work performed by such contractor or builder during the last three years:

\$ _____

General description of such work:

- d. Construction contracts or developments now being performed by such contractor or builder:

Identification of
Contract or Development
and Location

Amount
\$

Date to be
Completed

N/A

- e. Outstanding construction contract bids of such contractor or bidder:

Awarding Agency

Amount

Date Opened

N/A

10. Brief statement respecting equipment, experience, financial capability, and other resources available to such contractor or builder for the performance of the work involved in the development of the land, specifying particularly the qualifications of the personnel, the nature of the equipment, and the general experience of the contractor:

Negotiations are currently underway to secure John B. Cruz Construction Company as the general contractor for the development project. Cruz Construction is a minority owned firm which has more than two decades of experience in the construction industry. As a development, management, and construction firm, Cruz Construction is eminently qualified to undertake this project.

11. Statement and other evidence of the developer's qualifications and financial responsibility (other than the financial statement referred to in Item (3) are attached hereto and hereby made a part hereof as follows:

12. If the developer, any employee of the developer or any party holding a financial interest in the development is now a City of Boston employee or has been at any time in the year preceding this date, please list the person(s)'s name, position held, or financial interest in the development entity, City of Boston position, and if not currently employed by the City, the last date of City employment.

13. List the address(es) of all other properties that the owner(s) or principals of the proposed project owns in the City of Boston:

Patrick F. Jones Center, 150 American Legion Highway, Dorch.,MA. 02124
Robert Gould Shaw House, 612 Blue Hill Avenue, Dorchester, MA 02124
Breezy Meadows, Holliston/Medway
Orchard Park Neighborhood House, 32 Dearborn Street, Roxbury, MA 02119
DMH Residential Program, 10-11 Kerwin Street, Dorchester, MA 02124

CERTIFICATION

I/We, Kyle McKinney, certify that this Developer's Statement of Qualifications and Financial Responsibility and the attached evidence of the developer's qualifications and financial responsibility, including financial statements, are true and correct to the best of my/our knowledge and belief.

Dated

July 26, 1988

Dated

Signature

LENA PARK CDC

Signature

Address & Zip Code

150 American Legion Hwy
Dorchester, MA 02124

Address & Zip Code

DATE: June 5, 1967

INTRODUCTION

This memorandum outlines the current understanding as of June 5, 1967 regarding the development of the vacant land located at the corner of Leave Street and Harvard Street into affordable housing. The parties to this memorandum are Leave Park Community Development Corp. ("Leave Park") and Faith Presbyterian Church ("the Church").

The site in question consists of approximately 10,000 square feet of vacant land. The Church owns approximately 5,000 square feet of the site on the Harvard Street side of the site. Leave Park owns approximately 5,000 square feet of the site directly abutting and to the rear of the Church's land. The City of Boston owns approximately 10,000 square feet of land on the Leave Street side of the site. The parties agree that the Church will transfer ownership of its land to the Combined Jewish Philanthropies, a non-profit corporation owned by the Church. The parties understand that the Combined Jewish Philanthropies intend to transfer ownership of its land to the entity which is selected to develop the whole site. A schematic diagram of the site, showing the ownership of the various parcels, is attached hereto.

Memorandum of Agreement

The parties agree to function as a joint venture for the purpose of developing the site into affordable housing. The Church intends to build a church facility on part of the land (approximately 30,000 square feet) which the Church owns and will contribute the remainder of its land to the joint venture for the development of housing. Leave Park will likewise contribute its land to the joint venture. The parties agree to work together to secure site control over the land owned by the Combined Jewish Philanthropies and the City of Boston and any other land which might be available to expand the scope of the development project. The parties intend to participate actively through their designated representatives in both the development of the joint venture and in the potential profits of the development.

The parties intend to form, when appropriate, a legal entity, such as a corporation or a partnership, in order to undertake the proposed development and in respect the interests of the parties. Until such an entity is formed, the parties agree to act cooperatively to further the goals of the joint venture.

MEMORANDUM OF UNDERSTANDING

RE: LORNE STREET AND HARVARD STREET DEVELOPMENT PROJECT

DATE: June 5, 1987

INTRODUCTION

This memorandum outlines the current understandings as of June 5, 1987 regarding the development of the vacant land located at Lorne Street and Harvard Street into affordable housing. The parties to this memorandum are Lena Park Community Development Corp. ("Lena Park") and Faith Pentecostal Church ("the Church").

The site in question consists of approximately 180,000 square feet of vacant land. The Church owns approximately 61,000 square feet of the site on the Harvard Street side of the site. Lena Park owns approximately 30,000 square feet of the site directly abutting and to the rear of the Church's land. The City of Boston owns approximately 60,000 square feet of land on the Lorne Street side of the site and the City is now in the process of disposing of its land. An additional 30,000 square feet of land is owned by the Combined Jewish Philanthropies abutting the land of Lena Park and the Church. The parties understand that the Combined Jewish Philanthropies intend to transfer ownership of its land to the entity which is selected to develop the whole site. A schematic diagram of the site, showing the ownership of the various parcels, is attached hereto.

The parties agree to function as a joint venture for the purpose of developing the site into affordable housing. The Church intends to build a church facility on part of the land (approximately 30,000 square feet) which the Church owns and will contribute the remainder of its land to the joint venture for the development of housing. Lena Park will likewise contribute its land to the joint venture. The parties agree to work together to secure site control over the land owned by the Combined Jewish Philanthropies and the City of Boston and any other land/buildings which might be available to expend the scope of the development project. The parties intend to participate actively through their designated representatives in both the decision-making of the joint venture and in the potential profits of the development.

The parties intend to form, when appropriate, a legal entity, such as a corporation or a partnership, in order to undertake the proposed development and to protect the interests of the parties. Until such an entity is formed, the parties agree to act cooperatively to further the goals of the joint venture.

The further terms of this joint venture agreement are as follows:

A. Development Program

- 1) The site shall be developed into approximately 60 - 70 units of new construction, mixed-income housing, with a mix of ownership and rental opportunities, if possible. The parties intend to utilize all available federal, state and/or city programs and funding sources to finance and assist the development of the housing on the site.
- 2) The housing units created shall comply with and/or better any and all affordability provisions required by the City of Boston, including provisions for initial and long-term affordability.
- 3) The site shall be designed to create a cohesive and integrated sub-neighborhood that will have a positive impact on the surrounding neighborhood.
- 4) The marketing of these units shall comply with all affirmative marketing guidelines required by federal, state, and municipal funding sources. In addition, efforts shall be made to market the units to residents of the neighborhoods surrounding the site and to the constituent members of the Lena Park community and the Church's members.
- 5) Special effort shall be made to ensure the maximum feasible employment of City residents, minorities and women for construction and permanent jobs, and for the award of contracts/ sub-contracts. The goals articulated in municipal executive orders related to resident and minority employment opportunities shall function as the minimum threshold for this development.

B. Working Relationship

- 1) Lena Park shall serve the joint venture as the development partner with the responsibility for performing all development functions necessary to carry out the proposed development. The Church shall serve the joint venture as the community sponsor/partner and shall reserve certain rights in relationship to the development, which rights shall be explicitly reflected in this memorandum of understanding and in any further documents or agreements between the parties.
- 2) Each party shall contribute the land it controls to the joint venture for the purpose of the proposed development. The parties understand and agree that the Church may use part of its land to build a church facility. The land which is contributed by each party shall be valued and shall constitute the initial equity contribution of the respective parties. In the event that further equity is required to complete the development, each party shall contribute additional equity on an equal basis. If one party is unable to meet its additional equity requirement in whole or in part, the other party may advance the additional equity funds necessary to complete the project. The equity shares of the

parties shall then be adjusted according to the following formula: a partner's equity share shall be the sum of its initial equity contribution (that is, the value of the land) plus any further equity contributions divided by the total equity of the development.

3) Each party shall share in the profits and/or syndication proceeds of the development in relation to their respective equity interests or as otherwise agreed to in writing.

4) Both parties shall be entitled to be reimbursed for all development related expenses, including, but not limited to, legal fees, consultant fees and the like. Lena Park shall also be reimbursed for its overhead and staff costs related to the development project and shall be entitled to claim a reasonable developer's fee.

5) All major decisions which substantively affect the development, including architectural design, financing and subsidy terms, syndication terms, resident selection process, public approvals, and the disposition terms upon sale or refinancing, shall require approval by consensus of the parties. Once approved, such decisions may be reasonably assumed as the basis for future decisions without any reapproval being required.

6) The roles and responsibilities of the development team shall be jointly agreed to. The following professionals need to be selected:

Architects:
Development Consultants:
Contractor:
Attorneys:
Manager:
Clerk:

The parties agree to cooperate in promptly selecting all necessary professionals.

7) Meetings on specific topics related to the development shall be held as required to make informed decisions on each aspect of the development plan.

C. Disposition

1) It is anticipated that the housing created will be available primarily for homeownership opportunities for low and moderate income residents, although some of the housing may be rental housing.

2) The primary objective shall be to create long-term affordable housing opportunities and the parties intend to agree on a formula to limit the appreciation in market value in order to sustain such housing at costs affordable to future low and moderate income residents.

3) The parties agree to expend all reasonable efforts to effect the recycling of all public and/or private subsidies in the proposed development in order to facilitate continued low and moderate income occupancy at the time of resale and refinancing.

4) The parties agree to expend all reasonable efforts to secure any available funds which would further the general objective of retention of the housing units on affordable terms for low and moderate income residents.

We are confident that the proposed joint venture as outlined above provides the basis for a mutually acceptable working relationship for the development of vacant land located at Lorne Street and Harvard Street into attractive and affordable mixed-income housing. The understandings set forth in this memorandum provide appropriate guidelines for all further agreements which may be necessary to complete the development project.

Confirmed this 5th day of June, 1987.

Lena Park Community
Development Corp.

Faith Pentecostal
Church

John I. Serban
By John I. Serban
General Counsel

Leroy Greenway
By Leroy Greenway, Minister

Kyle McKinney
119 Appleton Street
Boston, MA 02116
(617)536-8268

Education Stanford Graduate School of Business Stanford, CA
MBA degree, June 1986. COGME fellow.

Massachusetts Institute of Technology Cambridge, MA
BS degree, May 1983. National Merit Finalist. National
Achievement Scholar.

Experience Lena Park Community Development Corporation Dorchester, MA
Project Manager

- Negotiated and managed to completion \$300,800 of contracts for moderate rehabilitation of 34 rental apartments.
- July 1986 to Present • Managed a staff of contracted professionals to a \$3,327,000 permanent mortgage loan closing.
- Coordinate the progress of three major projects. Recent accomplishments include submission of a mortgage financing package, completion of a feasibility study, and seed money funding for proposal submission.

Cabot Corporation Boston, MA
Financial Analyst

- Summer 1985 • Identified and completed a recapitalization of a subsidiary; added \$510,000 annually to Net Income.
- Negotiated lease renewal terms for a large industrial furnace, resulting in a 67% yearly savings.

Apollo Moving Service Cambridge, MA
Owner / Manager

- 1981 to 1984 • Founded a household goods moving enterprise while completing undergraduate requirements.
- Produced revenue increases of 50% annually, reaching \$42,000 in gross revenue in 1984.
- Employed a workforce of ten, served over 850 clients.

Interests Private pilot. Enjoy motorcycles, pets, racquetball and basketball.

DEVELOPMENT CONSULTANT

Sharon Lowenthal
Real Resources
52 Beacon Street, #7
Boston, MA 02108
(617) 321-8366

The attached resume shows my professional experience prior to starting my own real estate consulting business, dubbed Real Resources. I have been consulting to the City of Boston, CDC's, and private developers for 3 years. The real estate developments I have worked on range from a one mile square oceanfront redevelopment area in Asbury Park, N. J. slated for the development of 2,500 luxury condominiums and 350,000 sf of commercial/retail space, to a 31 unit moderate income SHARP and commercial/retail mixed use development at the Lithgow site in Codman Square in Boston.

Some of my clients over the past 3 years are as follows:

Carabetta Enterprises, Inc.
Fox Properties of Weymouth
John T. Eller Associates
E. Denis Walsh & Associates
Development Group, Inc.
The Druker Company
Endevor, Inc. (now, GBI Corporation)
George H. Verry Company
Robert F. Walsh & Associates
Abrams Management Company
Frontier Enterprises
Related Housing
Quinn Development Corporation
Quincy Associates

Allston Brighton CDC
Codman Square HDC
Fields Corner CDC
Chinese Consolidated Benevolent Association
The Elizabeth Stone House
Grace Community Church
Fort Point Arts Community
Brickbottom Artists Development Corporation
Artist Tenants of the South End (ATSE)

Local Initiatives Support Corporation (LISC)
City of Boston, Assessing Department
City of Boston, Public Facilities Department
Boston Housing Authority

SHARON LOWENTHAL

52 Beacon Street, Apt. 7
Boston, MA 02108
(617) 723-9723

PROFESSIONAL BACKGROUND:

CARABETTA ENTERPRISES, INC. (CEI)
Meriden, Connecticut

Project Coordinator
May 1983 to present

Package and secure construction and permanent financing for multi-family residential developments. Negotiate mortgage financing, assist in processing at state and local levels, and bring projects to loan commitments and closings. Serve as a representative of the developer with all local boards and officials, mortgage officers, architects, syndicators, and closing attorneys.

BOSTON FINANCIAL TECHNOLOGY GROUP, INC. (BFTG)
Boston, Massachusetts

Investor Services Agent
September 1981 to May 1983

Analyzed the financial operations of sixty residential and commercial real estate developments nationwide which were syndicated by BFTG. Continually reviewed and monitored each development with respect to revenues, expenses, operations, tax loss, and property management. Projected tax impact of sale and resyndication proposals to limited partners. Counseled managing general partners of troubled real estate developments as to necessary changes in policy or practices.

MASSACHUSETTS HOUSING FINANCE AGENCY (MHFA)
Boston, Massachusetts

January 1979 to September 1981

Assistant Financial Compliance Officer

Developed workout programs for financially troubled developments. Involved preparation and analysis of consequences of foreclosure and its effects on future tax shelter benefits to limited partners. Negotiated with owners, property managers, and syndicators for resolution of operating and financial compliance problems.

Mortgage Officer

Conducted financial analysis of all prospective real estate developments prior to marketing of bond issues. Involved extensive review of developments with management and design staff members, as well as outside investment consultant and Board members. Negotiated mortgage financing, assisted in loan closing, monitored project construction, approved construction loan disbursements, and assisted in subsidy program initiation.

OFFICE OF STATE PLANNING (OSP) Boston, Massachusetts

Regional Liaison
May 1978 to January 1979

Served as liaison between local, state, and federal agencies on key downtown commercial and residential developments. Reported on major development issues in western Massachusetts to Governor Dukakis and Development Cabinet. Encouraged developers to participate in financial ventures for the promotion of state growth and urban revitalization policy.

EDUCATION:

HARVARD UNIVERSITY - JOHN F. KENNEDY SCHOOL OF GOVERNMENT
Cambridge, Massachusetts

Master's in City and Regional Planning-1978
Specialty in Community Development Finance

Awarded full scholarship through competition for academic year 1977-1978 by Environmental Protection Agency.

DARTMOUTH COLLEGE
Hanover, New Hampshire

Bachelor's in Geology/Urban and Regional Economics-1976
Minor degree program in Environmental Science

Cum laude honors
Dartmouth Alumni Club past president

PROFESSIONAL AFFILIATIONS:

Greater Boston Real Estate Board
Massachusetts Board of Registration of Real Estate Brokers
American Institute of Certified Planners

References available upon request.

CHISHOLM WASHINGTON ARCHITECTS, INC. (CWA)

Chisholm Washington Architects, Inc. (CWA) is a 17 man firm based in Boston, Massachusetts. The firm was established in 1974 and incorporated in 1979. CWA offers its clients the full range of services limited exclusively to architecture.

Staff credentials include four registered Architects, Masters of Architecture Degrees from Harvard and Yale and also one Doctorate Degree. The Firm's registered Architects have more than a hundred years of Architectural experience.

A major portion of CWA expertise is in the area of residential design. Past and present residential clients include Lena Park Housing and Community Development Corporation, Roxbury-North Dorchester Revitalization Corporation, Taylor Properties, Cruz Development Corporation, Quincy Housing Authority, Revere Housing Authority and the US Department of Housing and Urban Development.

CWA has provided Architectural programming, design, contract documents and construction administration services on numerous housing projects. These projects involved feasibility studies, economic analysis, and design of elderly, family and mixed use housing.

A representative list of projects are as follows:

<u>Project</u>	<u>Client</u>
96 Unit Renovation-BHP I Lena Park Housing Development Dorchester, MA	Lena Park Development Corporation
96 Unit Renovation-BHPI Roxbury/North Dorchester, MA	Roxbury-North Dorchester Revitalization Corp
24 Unit New Modular Affordable Housing in Dorchester, MA	Taylor Properties

124 Unit New Affordable Housing
Roxbury, MA

Taylor Properties

94 New Construction Units for
for the Elderly in Norwood, MA

Norwood Housing Authority

Housing Consultant on various
projects.

US Department of HUD

MICHAEL J. WASHINGTON, A.I.A.

Mr. Washington, President of CWA, serves as Project Architect with responsibility for project design, planning and management. Mr. Washington served as CWA Principal-In-Charge for the design of 150 units of new affordable housing for Taylor Properties in Roxbury and Dorchester, MA. Mr. Washington's related project experience includes design of Housing, Rehabilitation Projects for Lena Park Community Development Corporation, Roxbury North Dorchester Revitalization Corporation, The US Department of HUD and other private developers.

Mr. Washington's other experience includes work on Waste Water Treatment Facilities, Subway Stations, Office Buildings, Schools and Bus Storage Facilities.

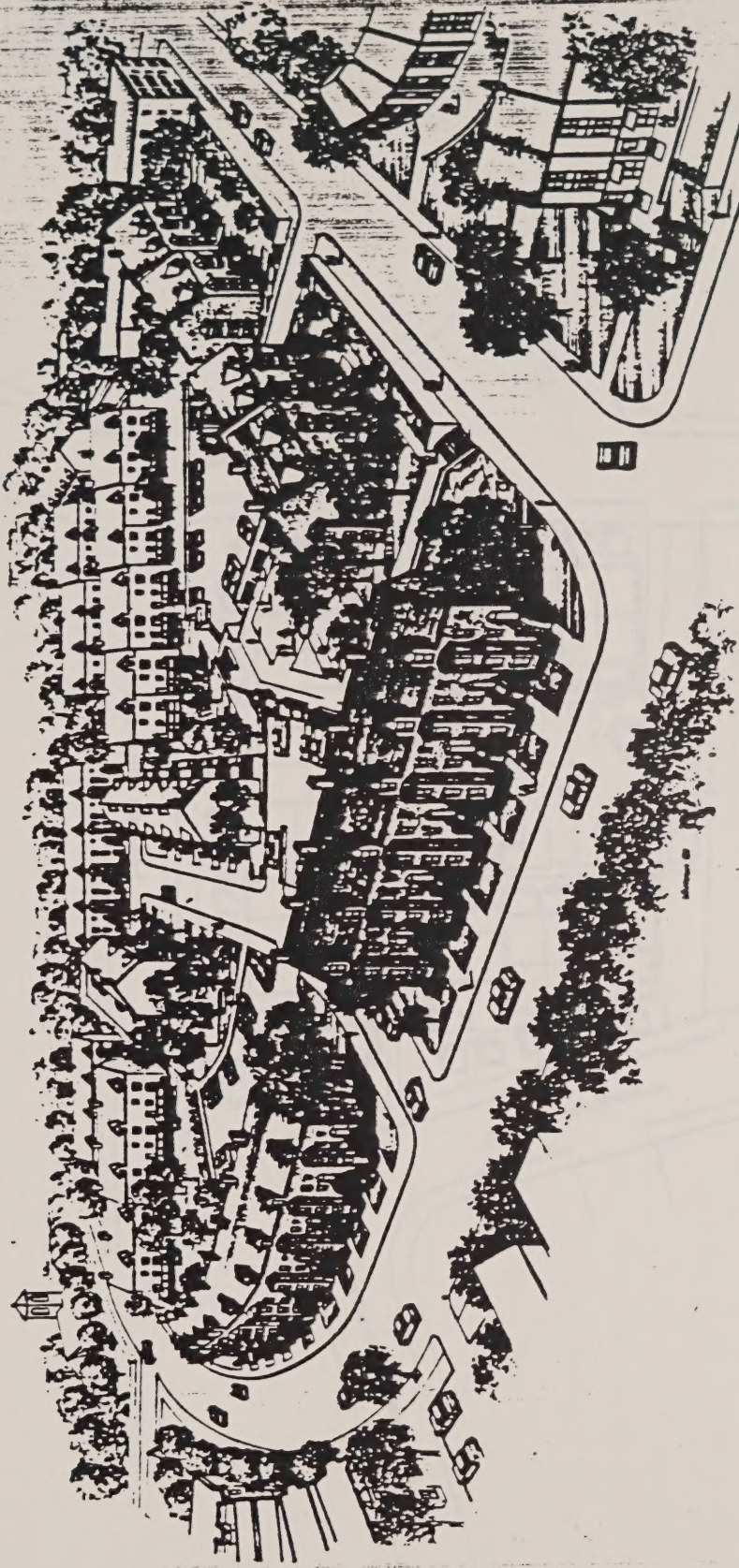
Mr. Washington has a Master's Degree in Architecture from Harvard and is a corporate member of the American Institute of Architects.

JOHN F. CHISHOLM, A.I.A.

Mr. Chisholm is Treasurer of CWA and serves as project Architect with responsibility for project design, planning and management. Mr. Chisholm has served as a CWA Principal-In-Charge for the design of the Norwood and Needham Housing projects which consist of 180 units of elderly and mixed use housing. Mr. Chisholm also provided a key design roll in the design of new affordable housing unit in Roxbury and Dorchester.

Mr. Chisholm's other experiences include design of Bus Storage Facilities, Office Buildings, Waste Water Treatment Plants and Subway Stations.

Mr. Chisholm has a Master's Degree in Architecture from Yale and is a corporate member of the American Institute of Architects.



**FOUNTAIN HILL SQUARE
BRA PARCEL 1-2**

**DEVELOPER
TAYLOR PROPERTIES INC.
ARCHITECT
CHISHOLM WASHINGTON ARCHITECTS INC.**

Chisholm
Washington
Architects Inc.

200 Second Avenue South
Cambridge, MA 02142-1148

PROJECT

FORMER
BRADFORD
SCHOOL
SITE

PREPARED BY

TAYLOR
PROPERTIES
INC.



MARSH AVENUE

TO CONTINUE

DUMAS STREET

MIDDLETON STREET

THOMPSON STREET

SITE PLAN
1" = 20' 0"
1/4" = 10' 0"

卷之四

**TAYLOR
PROPERTIES
INC.**

Page 11

SCHEDULE OF LIMITS	
10	ONE MINUTE 010 SP
14	ONE MINUTE 010 SP
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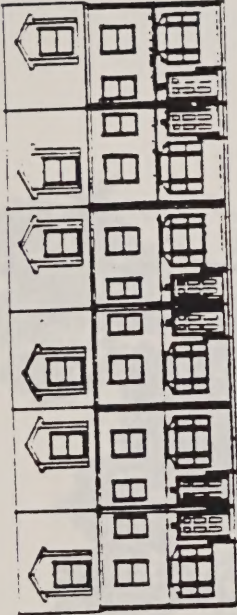


SITE PLAN

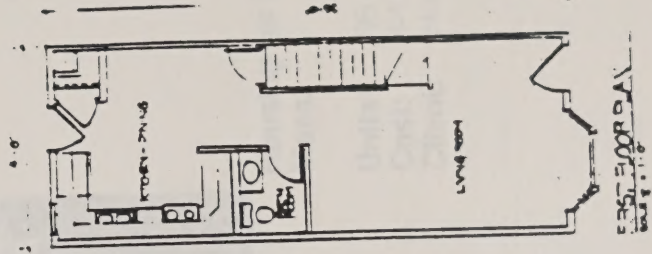
Chisholm
Washington
Architects Inc.

1000 Avenue Road
Cambridge, MA 02142

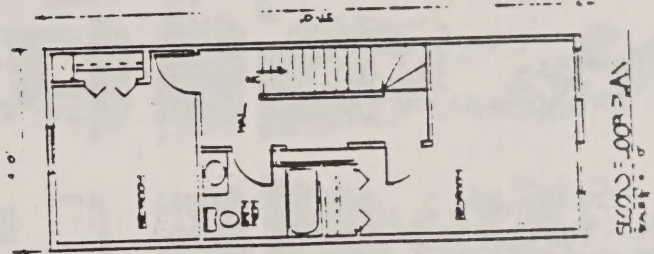
PROJECT
FORMER
BRADFORD
SCHOOL
SITE
DEVELOPER
TAYLOR
PROPERTIES
INC.



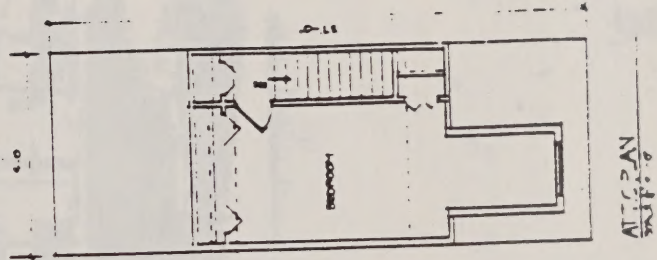
FRONT ELEVATION



FIRST FLOOR PLAN



SECOND FLOOR PLAN

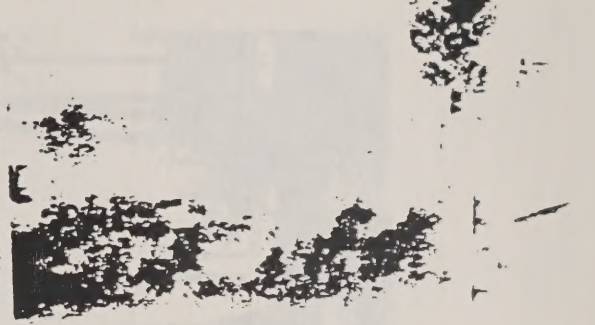


THIRD FLOOR PLAN



**Housing for the Elderly • Norwood,
Mass.**

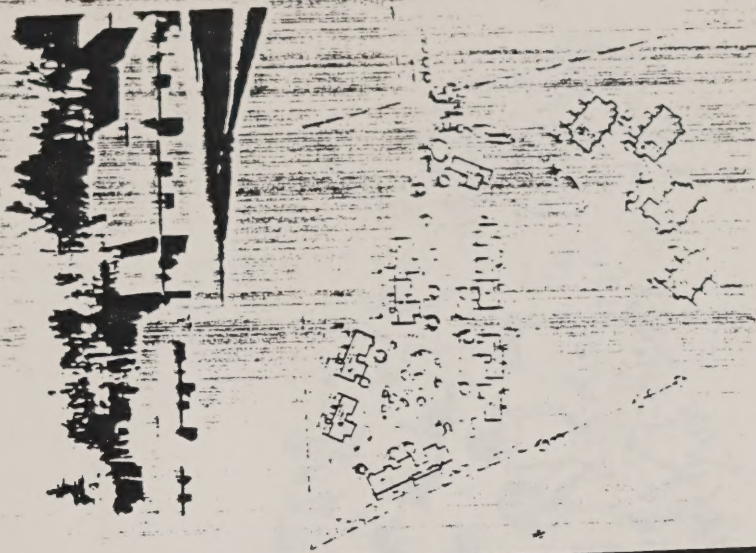
Units: 96 elderly
Cost: \$4,400,000
Client: Norwood Housing Authority



Housing for the Elderly - Norwood,
Mass.

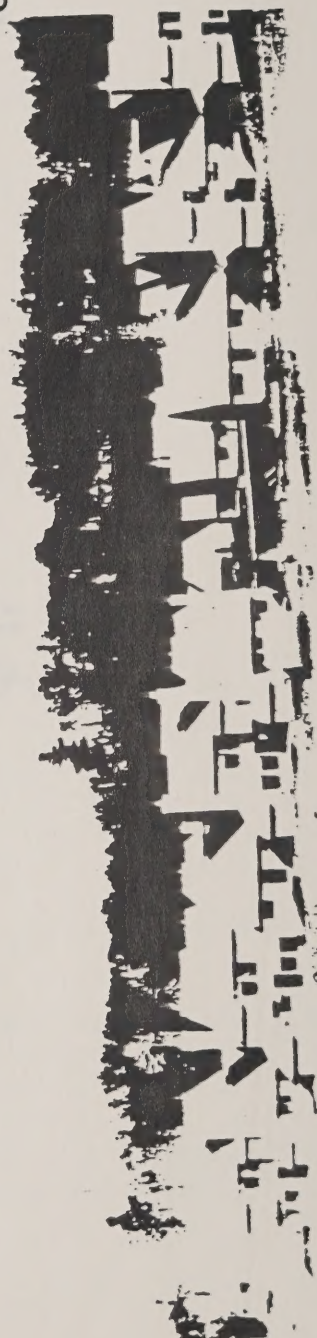
Units: 96 elderly
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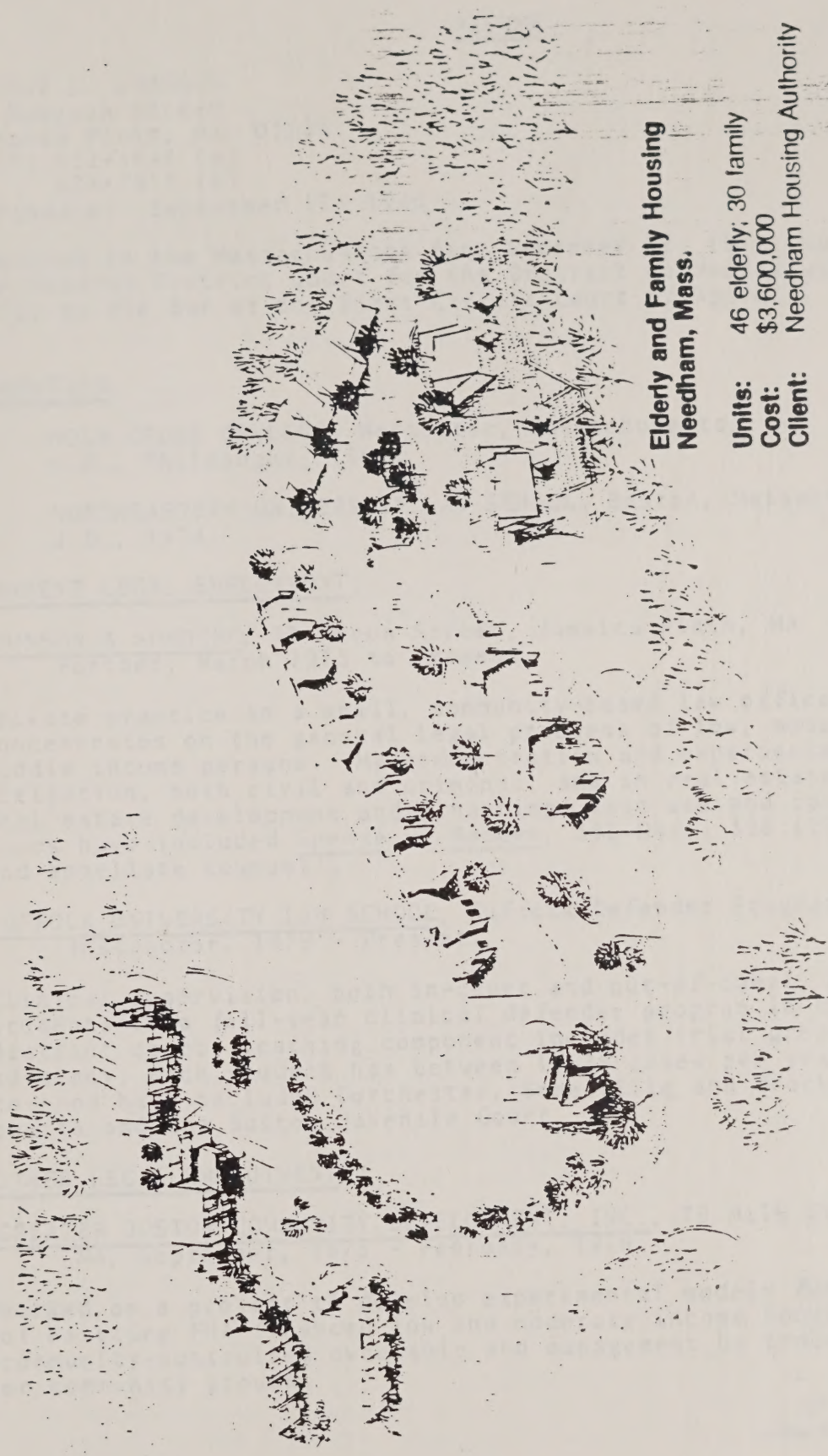




**Elderly and Family Housing
Needham, Mass.**

Units: 46 elderly; 30 family
Cost: \$3,600,000
Client: Needham Housing Authority





**Elderly and Family Housing
Needham, Mass.**

Units: 46 elderly; 30 family
Cost: \$3,600,000
Client: Needham Housing Authority

RESUME

ARTHUR L. JOHNSON
48 Robeson Street
Jamaica Plain, MA 02130
(617) 522-4848 (w)
524-7911 (h)
Birthdate: September 17, 1946

Admitted to the Massachusetts Bar, December 12, 1974; to the Bar of the Federal District Court for the District of Massachusetts, May 5, 1975; to the Bar of the First Circuit Court of Appeals, April 2, 1979.

EDUCATION

HOLY CROSS COLLEGE, Worcester, Massachusetts,
A.B., Philosophy, 1968.

NORTHEASTERN UNIVERSITY LAW SCHOOL, Boston, Massachusetts,
J.D., 1974.

CURRENT LEGAL EMPLOYMENT

JOHNSON & SOMBERG, 11 Green Street, Jamaica Plain, MA 02130,
Partner; March 1975 to Present.

Private practice in a small, community-based law office, which concentrates on the general legal problems of low, moderate and middle income persons. My concentration and experience is in litigation, both civil and criminal, and in real estate, including real estate development and financing, land use and zoning. Major cases have included Spense v. Reeder, 382 Mass. 398 (1981) (trial and appellate counsel).

SUFFOLK UNIVERSITY LAW SCHOOL, Suffolk Defender Program, Clinical
Instructor, 1979 - Present.

Clinical supervision, both in-court and out-of-court, of 6-7 law students in a full-year clinical defender program in the Massachusetts district court; teaching component includes trial preparation and advocacy; each student has between 15-25 cases per year; courts covered have included Dorchester, Somerville and Brockton district courts and the Boston Juvenile Court.

OTHER LEGAL EMPLOYMENT

GREATER BOSTON COMMUNITY DEVELOPMENT, INC., 79 Milk Street, Boston,
MA, September, 1975 - February, 1976.

Worked on a project to develop experimental models for the conversion of existing FHA-financed low and moderate income housing projects to community-controlled ownership and management by tenant cooperatives or community groups.

MASSACHUSETTS DEFENDERS COMMITTEE, 120 Boylston Street, Boston, MA,
September to November, 1973 and March to June, 1974.

Criminal trial practice, representing indigent defendants, at the
state district court level under Rule 3:11 of the Supreme Judicial
Court.

ENVIRONMENTAL PROTECTION DIVISION, OFFICE OF THE ATTORNEY GENERAL,
State of New York, 81 Centre Street, New York, New York,
March to May, 1973, law clerk.

FEATHERSTON, HOMANS & KLUBOCK, 45 School Street, Boston, MA,
September to November, 1972, law clerk.

OTHER EMPLOYMENT

VIETNAM VETERANS AGAINST THE WAR, Cambridge, MA, New England
Co-ordinator, February to July, 1971.

LEGAL IN-SERVICE PROJECT, 67 Winthrop Street, Cambridge, MA, para-
legal counselor, May, 1970 to February, 1971.

UNITED STATES NAVY, Lieutenant (j.g.), Vietnam service, September,
1968 to March, 1969; honorably discharged, June, 1968 to
April, 1970.

THE TOLEDO BLADE, Toledo, Ohio, general assignment reporter, May
to August, 1967.

CIVIC ACTIVITIES

NEIGHBORHOOD DEVELOPMENT CORPORATION OF JAMAICA PLAIN (N.D.C. OF J.P.),
31 Germania Street, Jamaica Plain, MA 02130; Board of
Directors, 1977 - present; President, 1983 - present.

N.D.C. is a community-controlled development corporation with an
elected Board of Directors. I was an integral part of the process
which led to the formation of the N.D.C. in 1976-1977 and was
elected to its first Board in 1977 and re-elected in 1979, 1981 and
1984. The N.D.C. has concentrated on the development of low and
moderate income housing, both substantial rehabilitation and new
construction, and the recycling and re-use of abandoned or under-
utilized buildings for housing, commercial or light industrial
uses. Projects completed include the recycling of an abandoned
wood-frame nursing home into congregate housing for the elderly
(HUD Section 202 Program); the renovation of a 5 acre, 16 building
underutilized brewery complex into new commercial and light in-
dustrial uses (major tenants include Boston Beer Company, which
produces Samuel Adams Beer); the renovation of the former Jamaica
Plain High School into 75 units of mixed income housing in a
joint venture with a private developer, Housing Associates. Projects
in development include a scattered-site, cooperative conversion
project designed to help tenants in 3 to 6 unit buildings gain con-
trol of their housing and the development of three parcels adjacent
to the new Jackson Square MBTA Station for light industrial use in con-
junction with the Economic Development and Industrial Commission of
the City of Boston.

BOSTON CITYWIDE LAND TRUST, INC., c/o U.S.E.S., Harriet Tubman House,
566 Columbus Avenue, Boston, MA; Incorporator, September, 1986;
President of the Board of Directors, September, 1986 to present.

The Boston Citywide Land Trust is a tax-exempt, non-profit corporation formed in 1986 by a consortium of community development corporations (CDC's) and other non-profit, social services providers to hold land off the speculative market for future development by CDC's and/or to lease the land pursuant to long-term ground leases for the benefit of low and moderate income residents of Boston. Established a mechanism to manage permanently and recycle the restricted fee interests in limited equity housing programs.

References, academic transcripts and/or writing samples available upon request.

RICHARD L. TAYLOR

Founder and President of Taylor Properties, Inc., established in 1984. Involved in all aspects of residential developments. Taylor Properties has developed in excess of \$10 million dollars worth of residential property, and is currently involved in five projects that total approximately \$50 million of commercial and residential developments.

Commercial:

General Partner in two commercial ventures with responsibility for overall management of design, construction, development, leasing and budgets.

- | | |
|--|---|
| * Drydock Associates
Boston Marine
Industrial Park
South Boston, MA | 200,000 SF |
| * Alewife Commercial Associates
Cambridge, MA | 20,000 SF
(in the award
winning Alewife
MBTA Terminal) |

Residential:

- | | |
|-------------------------------------|--|
| * Douglass Plaza,
Lower Roxbury, | 145 residential, 7000
SF commercial |
| * Fountain Hill Square,
Roxbury | 96 residential units |
| * Bradford Estates | 24 residential units |

Other:

Awarded "Developer of the Year" by the Boston Redevelopment Authority, 1986.

All projects awarded on competitive basis -- chosen by residents, abutters, government and quasi-public agencies.

First community-based developer to joint venture with major downtown developer with project linkage dollars.

Executive Vice President of Boscom (Boston Computer and Communications Market Center). Conversion of large pier on Boston Harbor into 800,000 square foot merchandise market.

Masters in Business Administration and Juris Doctorate, Harvard University, specializing in real estate and finance.

SYLVIA L. WATTS

Project Manager for Taylor Properties, Inc. Responsibilities include: design financial components projects (i.e., proposal development, market feasibility studies); design financial systems in order to project real estate development pro forma and to monitor expenditure of projects; implement models that will reconcile competing interests on land use and architectural work issues, where necessary and appropriate; and organize a comprehensive plan in which to implement successfully the projects from construction start to final closings.

Commercial:

- * Alewife Commercial
Cambridge, MA 20,000 SF
(in the award winning
Alewife MBTA Terminal)
- * Drydock Associates
Boston Marine
Industrial Park
South Boston, MA 200,000 SF

Residential:

- * Douglass Plaza,
Lower Roxbury, 145 residential, 7000
SF commercial
- * Fountain Hill Square,
Roxbury 96 residential units
- * Bradford Estates 24 residential units

Other:

Master in City Planning,
Massachusetts Institute of Technology

Chosen for Boston College Research Team to People's Republic of China to focus on housing construction industry (variables used to determine housing patterns/location in urban and rural areas).

BARCLAY MANAGEMENT GROUP, INC.

KEY MANAGEMENT PERSONNEL

The company is structured to enable maximum flexibility, yet utilize the talents and experience of the total management staff in ways that ensure the highest level of professionalism to our clients.

LAWRENCE R. SMITH, CHAIRMAN OF THE BOARD, has been actively engaged in the real estate industry for over twenty years, he is a licensed broker in Connecticut and Massachusetts and has an extensive background in development, brokerage and management. He has directed a number of real estate and economic projects for a wide-range of individuals and organizations including non-profit agencies and private investors. Mr. Smith is a member of the Institute of Real Estate Management and is a licensed Construction Supervisor, Commonwealth of Massachusetts. He has lectured and appeared on a number of radio and television programs. His responsibilities to Barclay include: marketing and corporate strategic planning.

RONALD J. MACKEY, CPM, PRESIDENT & CEO, has been active in the real estate business for over seventeen years during which time he has performed a variety of development, property management, energy conservation and construction projects. He is a licensed real estate broker and holds the designation of Certified Property Management (CPM) from the Institute of Real Estate Management and is a licensed Construction Supervisor, Commonwealth of Massachusetts. Mr. Mackey is responsible for directing the day to day operation of the management company. He is a specialist in the financial restructuring of property investments.

ELIOT J. FROST, PRINCIPLE, has had over forty years experience in the field of business and real estate. He has been active in the planning and construction of single family residences, sales, and management. He is a licensed contractor and director of a number of firms. Mr. Frost assists the Chairman and President in the formulation of corporate policies and strategic planning. He holds an A.B. Degree with Honors from Harvard College and a J.D. Degree from Harvard University. He is a past officer/director of such organizations as the Boston Jr. Chamber of Commerce, Massachusetts Jr. Chamber of Commerce, New England Wholesale Meat Dealers Association and the Home Builders Association of Greater Boston.

SUSAN E. LUTZ, REAL ESTATE COMPTROLLER, is responsible for maintaining corporate and client books, including cash management, financial statements, computer analysis and reports. She supervises the audit preparation activities and assists outside Certified Property Accounting firms in periodic auditing procedures. She holds a Bachelor of Arts from Boston College with additional training at Suffolk University concentrating in Accounting and Computer Science.

LAVERNE B. THOMPSON, ADMINISTRATIVE ASSISTANT, assists the President in coordinating field activities and is responsible for home office operations. She holds an Associate Degree from Chamberlayne Junior College and has over three years experience in On-Site Property Management.

STEPHEN CHAPUT, REGIONAL PROPERTY MANAGER, has been active in the field of property management for ten years and has been responsible for directing on-sight management operations of 1,500 units for a variety of residential properties including: rentals, cooperatives, condominiums. Primarily in the Western part of the state. Mr. Chaput assists the President in the establishment of quality standards and operating procedures companywide and acts as Training Supervisor for Field Operations personnel.

JEROME P. JACKSON, DISTRICT MANAGER, has been active in the field of property management for eleven years and has been responsible for supervising over 600 units of housing. He is responsible for supervising all Boston-Area properties.

EVA C. CURRY, ARM. PROPERTY MANAGER, is responsible for on-site management for several properties. She holds the designation of Accredited Resident Manager, conveyed by the Institute of Real Estate Management. She supervises marketing, rental, maintenance operations, coordinates leasing, rent collection, and other activities related to the property management function and supervises all on-site personnel.

CONTACT PERSON: MR. RICK PATTER, GENERAL MANAGER
TELEPHONE: 257-5424
MR. DOLLY GILMAN, OWNER, TELEPHONE: 424-8906
THE REALTY ASSOCIATES
CONTACT PERSON: MR. ROBERT SCHUBB, GENERAL MANAGER
TELEPHONE:

BARCLAY MANAGEMENT GROUP, INC.

REFERENCES

Barclay Management Group is an experienced real estate property management firm specializing in the management of multi-family housing with particular expertise in government assisted housing programs supported by the Department of Housing and Urban Development and the Massachusetts Housing Finance Agency with an accumulated experience of over thirty (30) years in the property management profession. Listed below are Agencies and Client contacts for your information:

GOVERNMENTAL AGENCIES:

MASSACHUSETTS HOUSING FINANCE AGENCY

50 MILK STREET, BOSTON, MA 02109

Contact Persons: Ms. Katherine Kane, Financial Compliance Officer and Mr. Anthony Carr, Sr. Management Officer

Telephone: 451-3480

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

15 NEW CHARDON STREET, BOSTON, MA 02114

Contact Person: Mr. Phil Salamone, Director, Housing Management Division

Telephone: 223-4182

OWNER- CLIENTS:

LACASSE APARTMENTS

555 CANAL STREET, HOLYOKE, MA 01040

Contact Person: Mr. Maurice Lacasse, General Partner

Telephone: 1 (413) 538-8000

CHESTER PARK ASSOCIATES

596 TREMONT STREET, BOSTON, MA 02118

Contact Persons: Mr. Nick Ferren, General Partner

Telephone: 247-3424

Ms. Betty Gibson, Owner, Telephone: 426-6900

YEE REALTY ASSOCIATES

Contact Person: Mr. Robert SooHoo, General Partner

Telephone:

HUMBOLDT NOMINE REALTY TRUST
C/O TAYLOR PROPERTIES,
Contact Person: Mr. Richard Taylor Trustee
Telephone: 742-6030

FIRST WHITING FARMS, BOARD OF DIRECTORS
2 FARNUM DRIVE, HOLYOKE, MA 01040
Contact Person: Mr. Norman Cardinal, Board Member
Telephone: 1 (413) 533-2342

SYNDICATION FIRMS:

THE MARSH COMPANY
75 FEDERAL STREET, 8TH FLOOR, BOSTON, MA 02110
Contact Person: Mr. Dave Delaney, Director, Investor
Services
Ms. Delores Groom, Manager Investor Services
Telephone: 542-2555

THE BOSTON FINANCIAL TECHNOLOGY COMPANY
225 FRANKLIN STREET, 29TH FLOOR, BOSTON, MA 02110
Contact Person: Ms. Dorothy Manton, Vice-President
Telephone: 542-4475

CUSTODIAL BANK:

Bank of Boston
100 Federal Street
Boston, MA. 02110

CORPORATE AUDITORS:

Charles L. Burke, CPA
481 Main Street
Stoneham, MA 02180

PROJECT AUDITORS:

Ziner & Company, CPA
7 Winthrop Square
Boston, MA. 02110

Joseph D. Kalicka & Company, CPA
56 Suffolk Street
Holyoke, Ma. 01040

Forman, Conklin & Company, PC
168 Centre Street
Danvers, MA. 01923

Stanley Eckstein, CPA
30 High Street
Medford, MA. 02155

ROCHE, CARENS & DEGIACOMO

ATTORNEYS AT LAW

A PARTNERSHIP

INCORPORATED IN THE STATE OF MASSACHUSETTS

MASSACHUSETTS BAR NO. 10112
3-5-87

ONE POST OFFICE SQUARE
BOSTON, MASSACHUSETTS 02109

TEL: 617-451-9300

TELECOPIER 482-3868

RESUME

Roche, Carens & DeGiacomo is a general practice law firm with its main office in downtown Boston and branch offices in Essex and Middlesex counties. Founded in 1946 by two attorneys, the firm has grown gradually to its present size of approximately 30 attorneys.

Roche, Carens & DeGiacomo engages in an active and diversified practice. Areas of particular concentration include real estate and real estate development, banking (both residential and commercial), litigation, construction and surety, corporate, tax, administrative and municipal law, land use, bankruptcy, family, probate and estate planning, domestic relations, criminal law and sports law. The firm's litigation practice includes trial and appellate work in state and federal courts in the areas described above as well as in the areas of commercial, products liability, and personal injury. The firm's clients include individuals, small and large corporations, banks, real estate developers, governmental agencies, and educational institutions.

Roche, Carens & DeGiacomo strives at all times to provide the highest quality of representation. The firm is comprised of graduates from distinguished law schools and undergraduate institutions in the greater Boston area and nationwide. Roche, Carens & DeGiacomo's attorneys include former editors of law reviews and former judicial clerks. In its short history, four members of the firm have gone on to become judges in the federal and state courts.

In addition to their commitment to their clients, the attorneys at Roche, Carens & DeGiacomo are committed to the legal community and to the community at large. Members of the

firm lecture to bar and continuing legal education groups; they serve as faculty at local law schools and colleges; and they are active in local, state, and national bar associations. They also donate their time to local government and to a variety of civic, charitable, and religious organizations. Pro bono work is encouraged. Examples of pro bono work done by firm attorneys in the past include assignments as guardians ad litem in a variety of matters in the Probate Court.

Currently, Roche, Carens & DeGiacomo has seventeen partners and fourteen associates; the median age of the partners is 39. Four of the seventeen partners are women. The ratio of women and minority attorneys in the firm is well above that reported by law firms in Boston and throughout the nation. Roche, Carens & DeGiacomo is not divided into specialty departments of practice; however, members tend to concentrate in areas of particular interest at some point during their careers. Although attorneys are encouraged to bring new business into the firm the quality of an associate's work and service to existing clients is of greater importance.

Roche, Carens & DeGiacomo's present projections are for continued growth at a moderate and controlled rate over the next several years. New associates are sought who demonstrate intellectual excellence, professionalism, maturity, creativity and a genuine desire to share the unique opportunities offered by the firm and to contribute to its growth and development. While there is no formal training program for new associates, a first year associate will be assigned to an attorney or group of attorneys who will oversee his/her work and legal training. Members of the firm from time to time present in-house seminars in various legal areas, and informal consultations between attorneys take place at all levels, thus contributing to the continuing legal education of all members of the firm. New associates receive litigation experience initially in support roles such as research, discovery activities, arguing motions, and assisting chief trial counsel. New associates involved in real estate and banking will participate in a variety of activities from research, document drafting and contract negotiation to attendance at public hearings and participation in closings. Direct contact with clients is encouraged and usually begins immediately.

Roche, Carens & DeGiacomo hires associates with the expectation that they will stay with the firm and ultimately become partners. The turnover rate is very low. In fact the vast majority of partners at Roche, Carens & DeGiacomo have never practiced at any other firm.

FORM 3

HOUSING DEVELOPMENT BUDGET

Developer Name: Lorne Development Associates

	<u>Housing</u>	<u>% TDC</u>
<u>Acquisition Cost</u>	<u>\$ 172,815</u>	<u>2</u>
<u>Construction Cost</u>		
New (\$75.42/GSF)	<u>5,260,000</u>	<u>70</u>
Rehab (\$ /GSF)	<u></u>	<u></u>
Site Preparation	<u></u>	<u></u>
& Demolition	<u></u>	<u></u>
Parking (\$ /space)	<u></u>	<u></u>
Site Improvements	<u>600,000</u>	<u>8</u>
TOTAL	<u>\$5,860,000</u>	<u></u>
<u>Related Costs</u>		
Architect/Engineering	<u>\$ 234,800</u>	<u>3</u>
(% of Construct. Cost)		
Building Permits/Bond premium	<u>55,230</u>	<u>.74</u>
Insurance during Construct.	<u>42,800</u>	<u>.57</u>
Property Tax during Construct.	<u>38,386</u>	<u>.51</u>
Construction Loan Interest	<u>266,145</u>	<u>3.55</u>
(14mos., 10.75%, .50 drawn)		
Clerk of Works	<u>50,000</u>	<u>.67</u>
Legal Fees/Title	<u>100,000</u>	<u>1.33</u>
Marketing/Brokerage	<u>65,000</u>	<u>.87</u>
Developer Fees - Included in Contingency	<u>0</u>	<u></u>
Other Professional Fees: (specify)		
Developers overhead/Staff costs	<u>85,002</u>	<u>1.13</u>
Title Insurance - Included in Legal		
Mortgage Recording Fees/Financing Fees	<u>118,836</u>	<u>1.59</u>
Other Related Costs (Specify)		
Accounting/Appraisal	<u>12,000</u>	<u>.16</u>
TOTAL	<u>\$1,068,200</u>	<u>14.25</u>
Contingency (% of \$)	<u>395,158</u>	<u>5.27</u>
TOTAL DEVELOPMENT COST	<u>\$7,496,173</u>	<u>100%</u>

Gross Sales Proceeds (if applicable) N/A
Less Marketing Fees (% of Gross Sales Proceeds)
Less Development Costs
Net Profit (Before Taxes)

LORNE STREET DEVELOPMENT
Lena Park CDC

8/5/98

125% OF SHARP LEVELS
=====

INCOME =====											
UNIT TYPE =====	NET SF =====	TOTAL UNITS =====	# 707 =====	# SEC 8 =====	# MOD =====	# MARK =====	RENT 707* =====	RENT SEC 8* =====	RENT MOD* =====	RENT MARK* =====	MONTHLY TOTAL =====
2 BR	1,050	27	8	4	5	10	627	659	629	675	17,547
3 BR	1,200	27	4	8	4	11	783	823	685	825	21,531
4 BR	1,500	6	3	3	0	0	867	912	711	925	5,337
	69,750	60	15	15	9	21					
			25%	25%	15%	35%					
TOTAL MONTHLY INCOME											44,415
TOTAL ANNUAL INCOME											532,980
VACANCY (5%)											(26,649)
NET RESIDENTIAL INCOME											506,331
125% SHARP SUBSIDY OPERATING EXPENSES											304,641 (282,030)
NET OPERATING INCOME											528,942
90% NOI/.113298											4,244,173

* Assumes that domestic electricity and gas heat are individually metered.
An allowance has been subtracted from the rent shown of \$100 for a 2 BR,
\$125 for a 3 BR, and \$150 for a 4 BR.

LORNE STREET DEVELOPMENT
Lena Park CDC

8/5/88

TAXABLE
=====

TOTAL SOURCES

Loans

MHFA first mortgage loan 4,244,173
Linkage second mortgage loan 975,000
HIF third mortgage loan 500,000
HIF share financing 277,000
CDAG Grant 600,000

Total Loans 6,596,173

Equity

Net syndication estimate 900,000

Total Equity 900,000

TOTAL SOURCES 7,496,173

TOTAL USES

Total replacement cost 7,496,173

TOTAL USES 7,496,173

SOURCE GAP/SURPLUS (0)

TOTAL ANNUAL OPERATING EXPENSE SCHEDULE
Project: Lorne Street Development

MORTGAGE APPLICATION
MHFA NO.

ITEM =====	EXPENSE =====	SUBTOTAL =====	EXPENSE PER UNIT =====
Management Fee (6% of effective)		30,380	506
Administrative			
Payroll Expenses-Incl. Taxes, etc.	15,000		250
Legal	7,500		125
Audit	7,500		125
Marketing Expenses	5,000		83
Telephone	1,500		25
Office Supplies	1,000		17
Other Administrative Expenses	0		0
Sub-total - Administrative		37,500	625
Maintenance			
Payroll Expenses-Incl. Taxes, etc.	25,000		417
Janitorial Materials	3,400		57
Landscaping	6,000		100
Decorating (interior only)	6,000		100
Repairs (interior & exterior)	6,000		100
Elevator Maintenance	0		0
Garbage & Trash Removal	9,000		150
Snow Removal	6,000		100
Exterminating	3,750		63
Pool Maintenance	0		0
Miscellaneous	0		0
Sub-total - Maintenance		65,150	1,086
Security		0	0
Utilities			
Electricity	12,000		200
Gas	0		0
Oil	0		0
Water and Sewer	24,000		400
Sub-total - Utilities		36,000	600
Insurance		20,000	333
Oper. Exp. Before Tax & Rep. Res.		189,030	3,150
Taxes			
Real Estate Taxes	51,000		850
Other Taxes	0		0
Sub-total - Taxes		51,000	850
Replacement Reserve (\$700 per unit)		42,000	700
Utility Allowance (Section B only)		0	0
TOTAL ANNUAL OPERATING EXPENSE		282,030	4,700

LORNE STREET DEVELOPMENT
Lena Park CDC

	YEAR 1 =====	YEAR 2 =====	YEAR 3 =====	YEAR 4 =====	YEAR 5 =====	YEAR 6 =====	YEAR 7 =====
RESIDENTIAL INCOME *							
707 units							
Section B units	128,988	135,437	142,209	149,320	156,786	164,625	172,856
Moderate units	143,472	150,646	158,178	166,087	174,391	183,111	192,266
Market units	70,620	74,151	77,859	81,751	85,839	90,131	94,638
Total Gross Residential Income	189,900	199,395	209,365	219,833	230,825	246,982	264,271
Less vacancy (5%)	532,980	559,629	587,610	616,991	647,841	684,849	724,031
Total Effective Residential Income	(26,649)	(27,981)	(29,381)	(30,850)	(32,392)	(34,242)	(36,202)
	506,331	531,648	558,230	586,141	615,448	650,607	687,830
SHARP Subsidy	304,641	293,426	281,650	269,285	256,303	238,548	219,617
TOTAL INCOME	810,972	825,074	839,880	855,426	871,751	889,155	907,447
OPERATING EXPENSES **							
Management fee (6%)	30,380	31,899	33,494	35,168	36,927	39,036	41,270
Administrative	37,500	39,375	41,344	43,411	45,581	47,861	50,254
Maintenance	65,150	68,408	71,828	75,419	79,190	83,150	87,307
Utilities	36,000	37,800	39,690	41,675	43,758	45,946	48,243
Insurance	20,000	21,000	22,050	23,153	24,310	25,526	26,802
Real estate taxes	51,000	53,550	56,228	59,039	61,991	65,090	68,345
Replacement reserve	42,000	44,100	46,305	48,620	51,051	53,604	56,284
TOTAL OPERATING EXPENSES	282,030	296,131	310,938	326,485	342,809	360,213	378,505
NET OPERATING INCOME	528,942	528,942	528,942	528,942	528,942	528,942	528,942
DEBT SERVICE (.113298 constant)	480,856	480,856	480,856	480,856	480,856	480,856	480,856
DEBT COVERAGE (1.10)	48,086	48,086	48,086	48,086	48,086	48,086	48,086
BALANCE	0	0	0	(0)	0	(0)	(0)

YEAR 8 =====	YEAR 9 =====	YEAR 10 =====	YEAR 11 =====	YEAR 12 =====	YEAR 13 =====	YEAR 14 =====	YEAR 15 =====
181,499	190,574	200,103	210,108	220,613	231,644	243,226	255,387
201,880	211,973	222,572	233,701	245,386	257,655	270,538	284,065
99,369	104,338	109,555	115,033	120,784	126,823	133,165	139,823
282,770	302,564	323,743	346,406	370,654	396,600	424,362	454,067
765,518	809,449	855,973	905,247	957,437	1,012,722	1,071,290	1,133,342
(38,276)	(40,472)	(42,799)	(45,262)	(47,872)	(50,636)	(53,565)	(56,667)
727,242	768,977	813,175	859,984	909,565	962,086	1,017,726	1,076,675
199,431	177,905	154,950	130,468	104,357	76,508	46,803	15,117
926,673	946,882	968,125	990,452	1,013,922	1,038,594	1,064,529	1,091,792
43,635	46,139	48,790	51,599	54,574	57,725	61,064	64,600
52,766	55,405	58,175	61,084	64,138	67,345	70,712	74,247
91,673	96,256	101,069	106,122	111,429	117,000	122,850	128,993
50,656	53,188	55,848	58,640	61,572	64,651	67,883	71,278
28,142	29,549	31,027	32,578	34,207	35,917	37,713	39,599
71,762	75,350	79,118	83,074	87,227	91,589	96,168	100,977
59,098	62,053	65,156	68,414	71,834	75,426	79,197	83,157
397,731	417,940	439,182	461,510	484,981	509,652	535,587	562,850
528,942	528,942	528,942	528,942	528,941	528,942	528,942	528,942
480,856	480,856	480,856	480,856	480,856	480,856	480,856	480,856
48,086	48,086	48,086	48,086	48,086	48,086	48,086	48,086
(0)	(0)	0	0	(0)	(0)	(0)	(0)

FORM 4

FINANCING SOURCES

Construction

Project Cost: \$7,496,173

Developer Equity: \$2,075,000

Type of Equity: Grant sources

Syndication Proceeds: \$900,000 % Syndicated

Loan/Grant Sources:

Source	Loan Type	Amount (\$)	Rate (%)	Term
CDAG	Grant	\$600,000	Grant	
HIF	Subordinate	500,000	0%	40 yrs
NHT	Subordinate	975,000	to be determined	
MHFA	Construction loan	4,244,173	10.75	14 mnths
Deferred fees		277,000		

Permanent

Project Cost: \$7,496,173

Developer Equity: \$2,075,000

Type of Equity: Grant Sources

Syndication Proceeds: \$900,000 % Syndicated

Loan Sources:

Source	Loan Type	Amount (\$)	Rate (%)	Term
CDAG	Grant	\$600,000		
HIF	Subordinate	500,000	0%	40 yrs
NHT	Subordinate	975,000	to be determined	
MHFA	1st mortgage	4,244,173	10.5	30 yrs
Equity (HIF Share Financing)		277,000		

SYNDICATION PROPOSAL FOR LORNE STREET DEVELOPMENT

STATUS OF SYNDICATION PACKAGE:

The developers of the Lorne Street project have met with the National Equity Fund (NEF) to solicit interest in packaging the syndication. The NEF conducted a site visit to the prospective project in May, 1988 and expressed a strong interest in pursuing this syndication. NEF syndicator David Freed has run projections of the net proceeds potential and has prepared a package for NEF Board review.

The Lorne Street developers have also approached the State Street Bank and the Eliot Bank to pursue alternative syndication sources.

PROPOSAL FOR SYNDICATION PROCEEDS:

David Freed of the NEF has projected approximately \$1,200,000 in net proceeds potential from the syndication of the Lorne Street project. The developers propose to pledge \$900,000 of this total to the project. Any additional amount up to \$1,200,000 will be drawn down by the developers in the form of a developers' fee, providing there are no cost overruns. Should there be any overruns, the developers have agreed to use any or all of this \$300,000 as a contingency fund.

The developers have also proposed that 50% of any excess syndication proceeds beyond the the \$1,200,000 should be pledged to the Neighborhood Housing Trust as a form of repayment of the linkage award.

SUMMARY OF SYNDICATION PROCEEDS PROPOSAL:

<u>AMOUNT</u>	<u>BENEFICIARY</u>
Syndication proceeds up to \$900,000	Lorne Street Project
Syndication proceeds between \$900,000 and \$1,200,000.	To be used as developers fee, or project contingency as needed
Syndication proceeds over \$1,200,000	50% to NHT for repayment of linkage award; 50% to Lorne Street developers.

BOSTON BANK OF COMMERCE
110 Tremont Street • Boston, MA 02108 • (617) 423-1010

July 26, 1988

Dr. Niathan Allen, President
Lena Park Community Development Corporation
150 American Legion Highway
Dorchester, MA. 02124

RE: Lorne Street Development Project

Dear Dr. Allen:

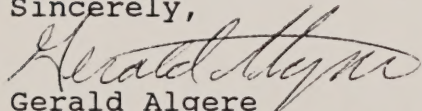
The Boston Bank of Commerce is very interested in the potential for new housing development in the Lorne Street/Harvard Street section of Dorchester and is willing to explore ways the Bank may provide development financing support to Lena Park and its joint venture partner developer.

I understand from discussion with Kyle McKinney that Lena Park will submit a proposal to acquire land owned by the City of Boston for a future development project. The project would create 28 units of housing on city owned parcels and additional houses on privately owned parcels producing 60-70 new home ownership opportunities. On site parking and open recreational spaces are also planned. As currently designed, the development plan maximizes the number of homes that are considered affordable by objective standards and the plan gives significant attention to such issues as security, infrastructure development, maintenance and community service.

Clearly, a project of this scope will require bringing to bear substantial and multiple sources of financing. In the near future we should examine the role the Bank, other lending institutions and public sources can play in framing a finance strategy.

Good luck on your proposal. I am available for further discussion after the Public Facilities Department makes its decision.

Sincerely,



Gerald Algere
Commercial Loan Officer

GA/ec1

FORM 5

DISCLOSURE STATEMENT

Any person submitting a development proposal to the City of Boston must truthfully complete this Statement and submit it prior to being formally designated for any project.

1. Do any of the principals owe the City of Boston any monies for incurred real estate taxes, rents, water and sewer charges or other indebtedness?

Developer and Public Facilities Department are currently working with Assessing Department to secure abatement for several properties.

2. Are any of the principals employed by the City of Boston? If so, in what capacity? (Please include name of agency or department and position held in that agency or department.)

No

3. Have any of the principals previously owned any real estate? If so, when, where, and what type of property?

Yes. Office, vacant land and recreational property in Dorchester/Roxbury.

4. Were any of the principals ever the owners of any property upon which the City of Boston foreclosed for his/her failure to pay real estate taxes or other indebtedness?

No

5. Have any of the principals ever been convicted of any arson-related crimes, or currently under indictment for any such crimes?

No

6. Have any of the principals been convicted of violating any law, code, statute or ordinance regarding conditions of human habitation within the last three (3) years?

No

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY THIS

26th Day of July, 19 88

SIGNATURE: [Signature]

ADDRESS: 150 American Legion Hwy
Dorchester, MA 02124

FORM 6

AFFIRMATIVE MARKETING PLAN

1. Developer/Owner Name, Address Lorne Development Associates
150 American Legion Highway Tel. No. 436-1900
2. Name and Address of Housing Lorne St. and currently vacant lots bordered
by Franklin Hill Ave., Harvard St., Lorne St., and Lena Park CDC.
3. No. of Units 60 Vacant N/A Occupied N/A
4. Indicate which racial or ethnic groups are least likely to apply
for the housing without special outreach.
Caucasian, Native American, Asian or Pacific Islander

5. Indicate the media to be used to advertise the availability of the housing to the groups noted in #4.

Name of Newspaper, Radio or Television Station	Racial/Ethnic Identification of Market
Dorchester Community News	White
The Dorchester Argus	White
Sam Pan	Asian

6. If brochures, leaflets, or other handouts are to be used, describe method of distribution.
- Leaflets will be distributed to every doorway within a 1/4 mile radius of the project area. Distribution will be by hand delivery.

7. List Community contacts and describe method of contact.
- Boston Indian Council--letter/notice to housing staff/posting
- Chinese American Civic Assoc.--letter/notice to housing staff/posting
- Knights of Columbus/Dorchester Lower Mills--letter/notice to housing staff/posting

8. If owners/renters are to be selected from a waiting list or pool of applicants, please describe the method that will be used to develop the applicant pool, the criteria that will be used for pre-qualifying the applicants, and the standards that will be used for final selection of buyer(s) or tenant(s). Attach separate page if necessary.

SEE ATTACHED SHEET MARKED "EXHIBIT B"

9. Please describe other efforts planned as part of your outreach program not adequately covered by this form.

The involvement of the immediate community will be heavily stressed. The developer will build upon the community participation in the design review stages to get the word out throughout the community.

"EXHIBIT B"

8. The list of applicants will be developed through the extensive advertising and outreach described. the priority for selecting applicants shall be:

- 1). Those individuals and families that have been displaced from the Franklin Field section of Dorchester and desire to return to their former neighborhood.
- 2). Those individuals and families that work and/or provide services to the Dorchester community generally and the Franklin Field area specifically.

These might include people that work in the following locations:

Franklin Field Tennis Center
a/k/a Sportmen's Tennis Club, Inc.

Joseph Lee Community School

Franklin Park Zoo

Lena Park CDC

Small businesses on commercial strips

Church organizations

- 3). Those individuals and families that are currently renting in the Franklin Field area that have the desire and the capacity to own.
- 4). Those individuals and families of an ethnic origin that are underrepresented in the immediate area.

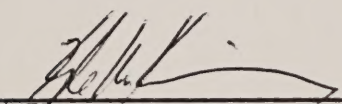
FORM 7

NON-DISCRIMINATION STATEMENT AND PLAN APPROVAL

As a condition of receiving NHT-controlled funds, land, or other benefits, I, Kyle McKinney, agree not to discriminate or permit discrimination on the basis of race, color, religious creed, marital status, sex, age, ancestry, sexual preference, military status, handicap, children, national origin, or source of income; in the lease, rental, or use and occupancy of the property located at LOCWE STREET

Furthermore, I agree to comply with the attached Affirmative Marketing Plan, and to maintain a record of all newspaper ads, outreach letters, translations, and leaflets and any other outreach efforts as described in the attached plan. These will be available for review by NHT upon request.

I understand that I shall be able to proceed with completion of my project if I have taken every step outlined in the NHT-approved Affirmative Marketing Plan. Compliance shall be determined by the Boston Fair Housing Commission (BFHC). If I have not adequately complied with the NHT-approved plan, I shall be required to conduct additional outreach and/or I may be denied an occupancy permit for my project.


OWNER
for Lawrence CDC

July 26, 1988
Date

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
ARSON COMMISSION
INFORMATION REQUEST

Date submitted to Arson Commission

November 16, 1987

PFD Deputy Director/staff person making request Pat McGuigan/ Bob Jones

PROPERTY INFORMATION

Property Address: SEE ATTACHED LIST

Section of City:

Ward/Parcel Numbers:

Present Property Owner Name:

LENA PARK CDC

Tentative designation/new owner:

Approval Deputy

Director/Development: Pat McGuigan

ARSON COMMISSION INFORMATION

Date Request Received:

Information Supplied By:

Date Request Returned:

~~11/20/87~~

Has the subject property owner or the tentative designee/new owner ever been convicted of an arson related crime

Is the subject property owner or tentative designee/new owner currently under investigation by the Arson Squad?

Comments The BAPC has no information relating this applicant to
any fires.

Please return this completed form to Pat McGuigan, Deputy Director,
Development Division, PFD, 15 Beacon Street Boston, MA. 02108. Attention:
Janice Thomson. Thank you.
1180D/PM/jt

PROPERTY OWNED BY: LENA PARK COMMUNITY DEVELOPMENT CORPORATION AND
LENA PARK COMMUNITY HOUSING LIMITED PARTNERSHIP

<u>ADDRESS</u>	<u>WARD</u>	<u>PARCEL NUMBER</u>
36 Dearhorn Street	8	2283
150-160 Am. Legion Highway	14	4300
612 Blue Hill Ave.	14	2479
1310 Blue Hill Ave.	18	904
1314 Blue Hill Ave.	18	902
13-5 Esmond Street	14	2804
5-15 Fessenden Street	18	904
31-31A Fessenden Street	18	908
20 Fowler Street	14	2531
53-55 Glenway Street	14	2527
69 Glenway Street	14	2528
10 Kerwin Street	14	2209
11 Kerwin Street	14	2184
3 Old Road	14	2480
102-112 Talbot Ave	14	2200
4 Wellington Hill Street	14	5082

2052D/RJ

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
FAIR HOUSING COMMISSION
PFD INFORMATION REQUEST

Date submitted to Fair Housing:

November 16, 1987

PFD Deputy Director/staff person making request

Pat McGuigan/ Bob Jones

PROPERTY INFORMATION

Property Address:

SEE ATTACHED LIST

Section of City:

Ward/Parcel Numbers:

Project name:

Property Owners name:

LENA PARK CDC

Developers Name:

Approval Deputy

Director/Development: Pat McGuigan

FAIR HOUSING COMMISSION INFORMATION

Date Request received:

Nov. 19, 1987

Information supplied by:

Cynthia Kriebel

Date request returned:

Nov. 30, 1987

Has the subject property owner been found to be in violation of Fair housing laws? NO

Is the subject property owner currently in mediation with MCAD or Fair Housing Commission? NO

Was the person cooperative with the Commission? Yes

No

Comments

N/A

Please return this completed form to Pat McGuigan, Deputy Director,

Development Division, PFD, 15 Beacon Street, Boston, MA 02108. Attention:

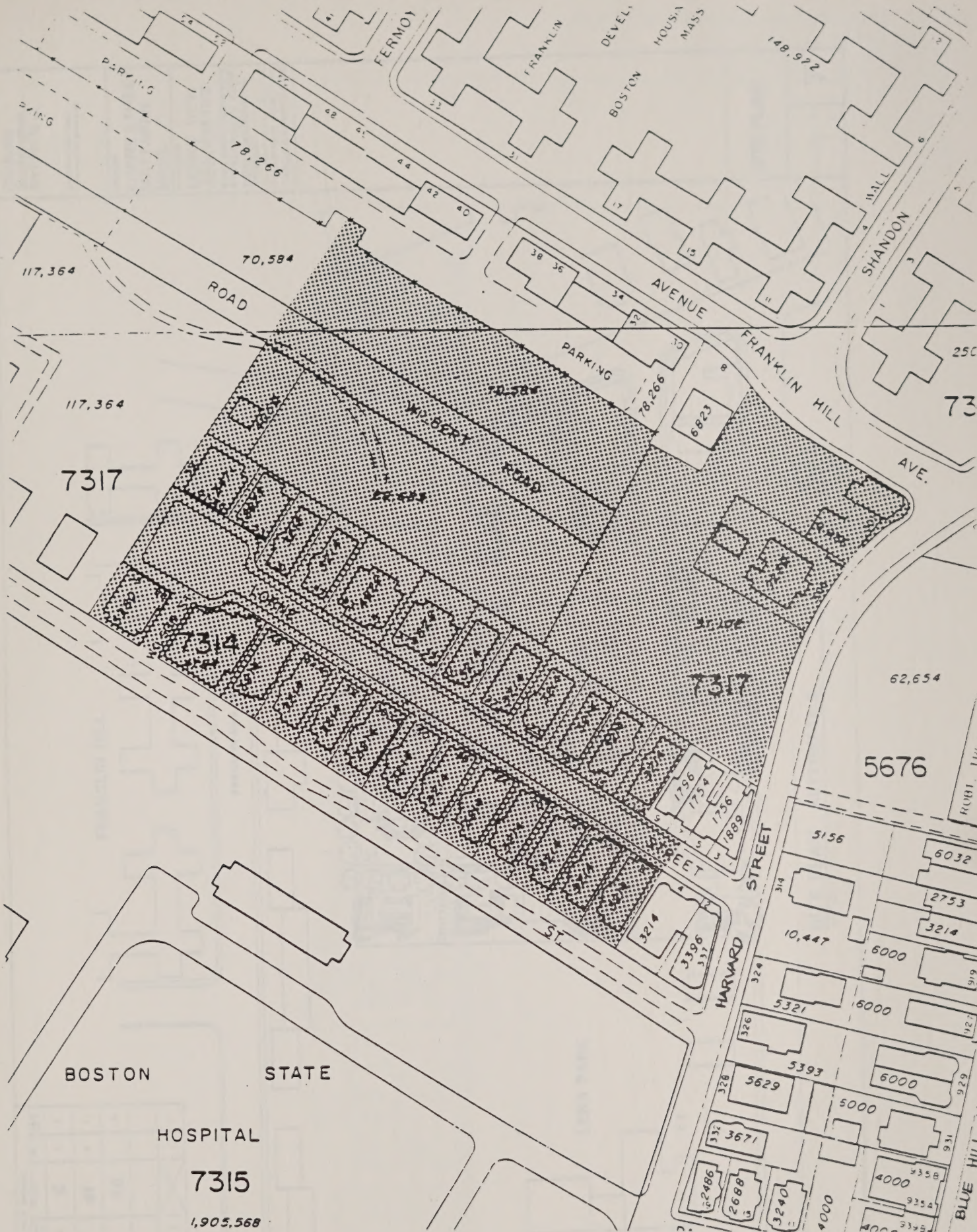
Jan Thomson. Thank you.

1189D/PM/jt

PROPERTY OWNED BY: LENA PARK COMMUNITY DEVELOPMENT CORPORATION AND
LENA PARK COMMUNITY HOUSING LIMITED PARTNERSHIP

<u>ADDRESS</u>	<u>WARD</u>	<u>PARCEL NUMBER</u>
36 Dearborn Street	8	2283
150-160 Am. Legion Highway	14	4300
612 Blue Hill Ave.	14	2479
1310 Blue Hill Ave.	18	904
1314 Blue Hill Ave.	18	902
3-5 Esmond Street	14	2804
5-15 Fessenden Street	18	904
31-31A Fessenden Street	18	908
20 Fowler Street	14	2531
53-55 Glenway Street	14	2527
69 Glenway Street	14	2528
10 Kerwin Street	14	2209
11 Kerwin Street	14	2184
3 Old Road	14	2480
102-112 Talbot Ave	14	2200
4 Wellington Hill Street	14	5082

2052D/RJ



Lorne Street Development - Project Area

Chisholm
Washington
Architects Inc.

100 Mount Auburn Street
Cambridge, MA 02138-2114

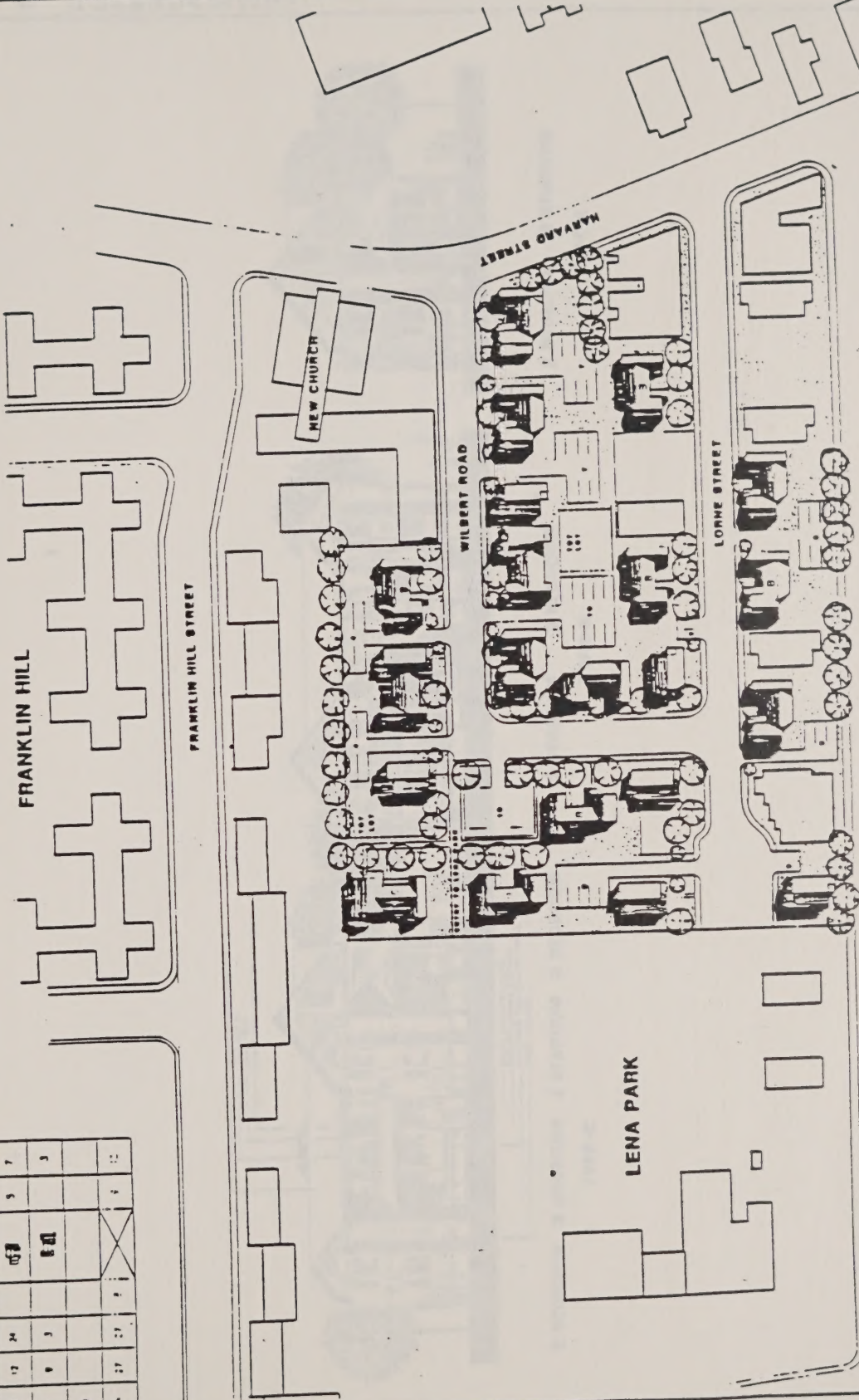
PROJECT
LORNE STREET
MATTAPAN
MASS.

DEVELOPER
LORNE DEV.
ASSOCIATES
LENA PARK COMMUNITY
DEVELOPMENT CORP
FAITH PENTACOSTAL
CHURCH

DEVELOPMENT CONSULTANT
TAYLOR PROPERTIES INC.

SITE PLAN

7



SITE PLAN ALTERNATE II

1/4\"/>

Chisholm
Washington
Architects Inc.

138 Mount Auburn Street
Cambridge, MA 02138-7109

PROJECT

LORNE STREET
MATTAPAN
MASS.

DEVELOPER

LORNE DEV.
ASSOCIATES
LENA PARK COMMUNITY
DEVELOPMENT CORP.
FAITH PENTACOSTAL
CHURCH

DEVELOPMENT CONSULTANT

TAYLOR PROPERTIES INC.

TYPICAL
ELEVATION

12



2 BEDROOM 2 BEDROOM
TYPE-A

3 BEDROOM 3 BEDROOM
TYPE-B

2 BEDROOM 3 BEDROOM 2 BEDROOM 2 BEDROOM
TYPE-C

ALTERNATE II - TYPICAL ELEVATION

Chisholm
Washington
Architects Inc.

138 Mount Auburn Street
Cambridge, MA 02138-1710

PROJECT

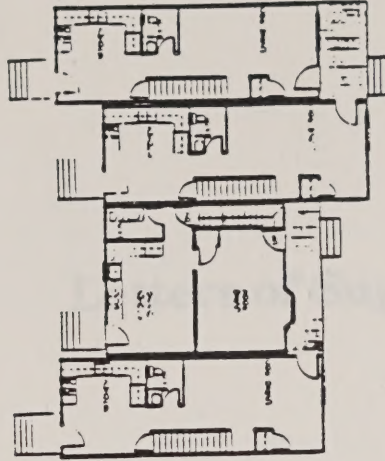
LORNE STREET
MATTAPAN
MASS.

DEVELOPER

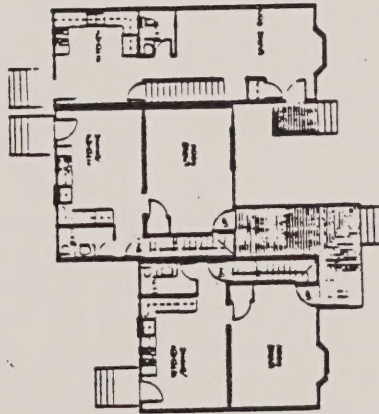
LORNE DEV.
ASSOCIATES
LENA PARK COMMUNITY
DEVELOPMENT CORP.
FAITH PENTACOSTAL
CHURCH

DEVELOPMENT CONSULTANT

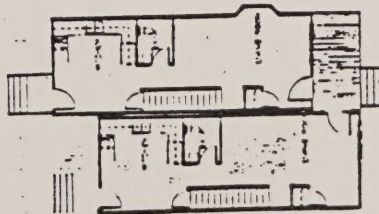
TAYLOR PROPERTIES INC.



BUILDING C
110' x 100'



BUILDING B
110' x 100'



BUILDING A
110' x 100'

TYPICAL
BUILDING
PLAN

ALTERNATE II - BUILDING PLAN - FIRST FLOOR

II



CITY OF BOSTON, MASSACHUSETTS
BOSTON CITY COUNCIL

OFFICE OF THE PRESIDENT
BRUCE C. BOLLING

June 4, 1987

Dr. Niathan Allen, President
Lena Park Community Development Corporation
150 American Legion Highway
Dorchester, MA 02124

Dear Dr. Allen:

I am writing to you in support of the initiative undertaken by Lena Park and the Faith Pentecostal Church to produce housing in the Lorne Street area of Dorchester.

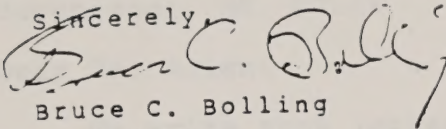
As I understand it, the project creates 60-70 units of housing, with the intention of providing homeownership opportunities. The project will also create new open space for limited recreation and appropriate levels of parking. The site, composed of parcels owned by the City, the Combined Jewish Philanthropies, the Faith Pentecostal Church, and Lena Park, is roughly bordered by Lorne Street, Harvard Street, Franklin Hill Avenue, and Lena Park's headquarters, the Patrick F. Jones Community Center.

With Lena Park's facility abutting the property, and the church anchoring the other end of the property, the new development is assured a rich flow of community services. Lena Park has a long and well known history of providing programs to the community. Education, recreation, day care, social services, community development, and housing name but a few of your programs. A new church facility may add to the support network available to the neighborhood.

It is clear this project will reap many benefits for the community. The building of new streets and infrastructure, the development of now vacant land, and the influx of new property owners translate into an improved living environment for the constituents of Dorchester.

I fully support Lena Park's efforts. I am requesting that every consideration be given to their proposal.

Sincerely,



Bruce C. Bolling
President

FRANKLIN PARK MOBIL
783 Blue Hill Avenue
Dorchester, MA 02124

617-265-1270

Dr. Niathan Allen, President
Lena Park Community Development Corporation
150 American Legion Highway
Dorchester, MA 02124

Dear Dr. Allen:

We write this letter to support Lena Park's initiative to produce housing in the Lorne Street area of Dorchester.

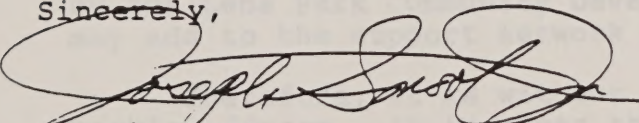
As we understand it, the project creates 60-70 units of housing, with the intention of providing homeownership opportunities. The project will also create new open space for limited recreation and appropriate levels of parking. The site, composed of parcels owned by the City, the Combined Jewish Philanthropies, the Faith Pentecostal Church, and Lena Park, is roughly bordered by Lorne Street, Harvard Street, Franklin Hill Avenue, and Lena Park's headquarters, the Patrick F. Jones Community Center.

With Lena Park's facility abutting the property, and the Church anchoring the other end of the property, the new development is assured a rich flow of community services. Lena Park has a long and well known history of providing programs to the community. Education, recreation, day care, social services, community development and housing name but a few of your programs. A new church facility may add to the support network available to the neighborhood.

We wholeheartedly support Lena Park's efforts. It is clear the project will provide economic benefits to the area. The addition of 60 or more families will add stability. The budding enterprises along Blue Hill Avenue, and the commercial areas near Morton Street and Mattapan Square will all benefit from the anticipated influx of homeowners. Our services have been often used by Lena Park staff or those taking advantage of its programs. We will continue this positive relationship.

We wish you the best of luck with your submission. We truly hope that the City of Boston designates Lena Park and the Faith Pentecostal Church as developers of the Lorne Street property.

Sincerely,



Joseph Smoot, Jr.
Owner

JS,Jr./pa



THE GENERAL COURT OF MASSACHUSETTS

State Senate

ROOM 413F

STATE HOUSE, BOSTON 02133

TELEPHONE (617) 722-1673

SENATOR

ROYAL L. BOLLING, SR.
SECOND SUFFOLK DISTRICT

COMMITTEES ON:
ELECTION LAWS
GOVERNMENT REGULATIONS
PUBLIC SERVICE (CHAIRMAN)
STATE ADMINISTRATION
TAXATION

June 5, 1987

Dr. Niathan Allen
President
Lena Park Community Development Corporation
150 American Legion Highway
Dorchester, MA 02124

Dear Dr. Allen:

I would like to take this opportunity to extend my support to the Lena Park Community Development Corporation and the Faith Pentecostal Church efforts to produce housing in the Lorne Street area of Dorchester.

I have been informed that the project will create 60-70 units of housing, with the intention of providing homeownership opportunities. The project will also create new open space for limited recreation and parking facilities.

The site, composed of parcels owned by the City, the Combined Jewish Philanthropies, the Faith Pentecostal Church, and Lena Park, is roughly bordered by Lorne Street, Harvard Street, Franklin Hill Avenue, and Lena Park's headquarters, the Patrick F. Jones Community Center. With Lena Park's facility abutting the property, and the church anchoring the other end of the property, the new development is assured a rich flow of community services.

Lena Park has a long and dedicated history of providing programs to the communities in my senatorial district. Education, recreation, day care, social services, community development, and housing are but a few of the programs served by the Lena Park Community Development. A new church facility may add to the support network available to the neighborhood.

Therefore, it is without hesitation, that I support Lena Park's efforts. It is clear this project will reap many benefits for the community. The building of new streets and infrastructures, the development of now vacant land, and the



Page 2
Dr. Niathan Allen
June 5, 1987

influx of new property owners translates into an improved living environment for the constituents of the senatorial district I represent.

If I may of assistance to you in the future, please be certain to contact me.

Sincerely,

Royal L. Bolling Sr.
Royal L. Bolling Sr.
State Senator

RLB:DAG

Chloe Davis
Chloe Davis
Executive Director



June 3, 1987

Dr. Niathan Allen, President
Lena Park Community Development Corporation
150 American Legion Highway
Dorchester, MA 02124

Dear Dr. Allen:

We are in support of the project undertaken by Lena Park and the Faith Pentecostal Church to produce housing in the Lorne Street area of Dorchester. As we understand it, this will create 60 to 70 units of housing and there will be the opportunity for home ownership. The project will also create limited recreation and appropriate parking. The site, composed of parcels owned by the City of Boston, the Combined Jewish Philanthropies, the Faith Pentecostal Church and Lena Park, is roughly bordered by Lorne Street, Harvard Street, Franklin Hill Avenue and Lena Park's headquarters, the Patrick F. Jones Community Center.

With Lena Park abutting the property and the church on the other end, the new development is assured a diversity of community services. Lena Park has a long history of providing programs to the community such as education, recreation, day care, social services, community development and housing. A new church facility may add to the support network available to the neighborhood.

We wholeheartedly support Lena Park's efforts. There is clearly a need for home ownership opportunities and for affordable housing. Our community needs the comprehensive array of human services offered by your organization and which may be supported by the Faith Pentecostal Church.

Good luck with your submission. We hope that the City of Boston will designate Lena Park and the Faith Pentecostal Church as developers of the Lorne Street project.

Sincerely,

Eddie Davis
Executive Director

ED/s



EQUAL HOUSING
OPPORTUNITY

MT. BOWDOIN/GLENWAY
NEIGHBORHOOD HOUSING SERVICES

7 BOWDOIN STREET
DORCHESTER, MA. 02124
(617) 265-7934

Dr. Niathan Allen, President
Lena Park Community Corporation
150 American Legion Highway
Dorchester, Mass. 02124

Dear Dr. Allen;

We the Mt. Bowdoin/Glenway NHS strongly support Lena Park and the Faith Pentecostal Church to produce affordable housing for the Lorne Street area.

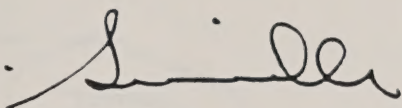
We at the Mt. Bowdoin/Glenway NHS and the community is looking forward to the creation of 60 to 70 units of greatly needed housing. We are pleased that this project that Lena Park and Faith Pentecostal church is undertaking to provide and an opportunity of homeownership. We understand that the project will also create new open space for recreation and off street parking.

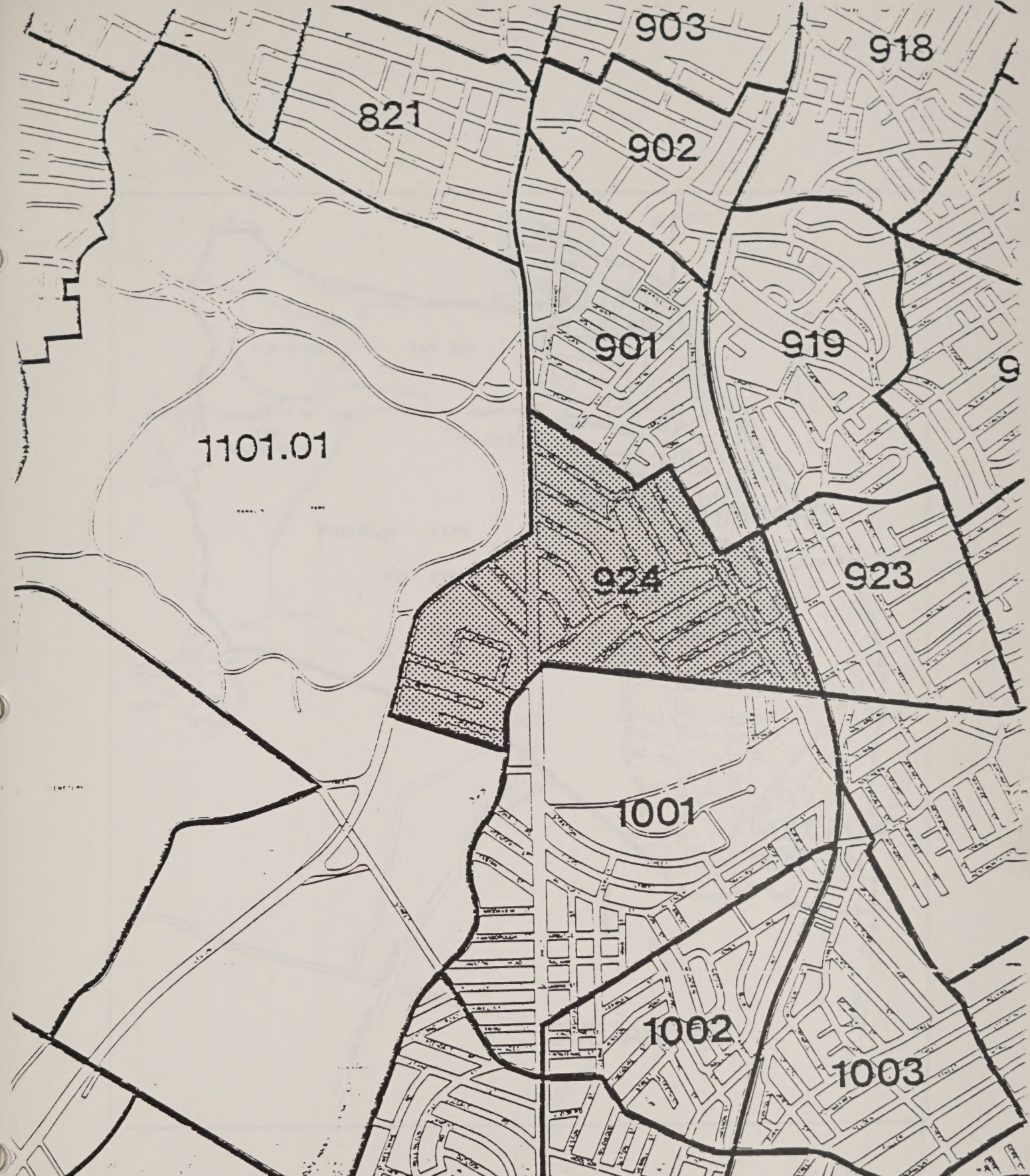
With Lena Park's facility abutting the property, and the church anchoring the other end of the property, the new development is assured a rich flow of community services. Lena Park has a long and well known history of providing programs to the community. Education, recreation, day care, social services, community development, and housing name but a few of your programs. A new church facility may add to the support network available to the neighborhood.

We wholeheartedly support Lena Park's efforts. It fills your mission well. There is clearly a need within the service area for homeownership opportunities and for affordable housing. We know well, as you do, that building a community requires more than brick and mortar, it calls for the kind of comprehensive array of human services already offered by your organization and that may be supported by the Faith Pentecostal Church.

We wish you the best of luck with your submission. We hope that the City of Boston will designate Lena Park and the Faith Pentecostal Church as developers of the Lorne Street project.

Sincerely;

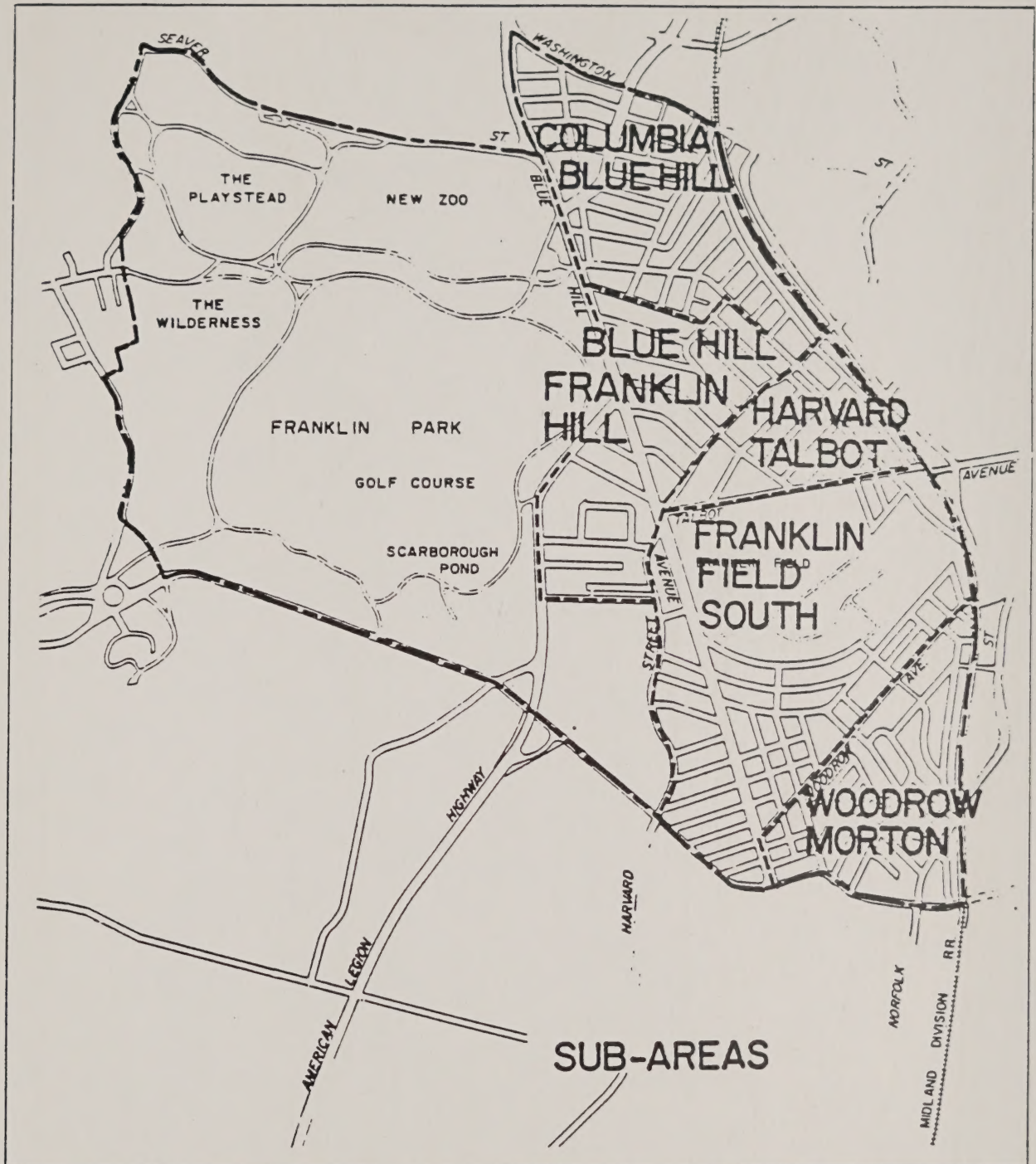
Parr: 



U.S. Census Tracts for City of Boston

Tract 924

Franklin Hill - Blue Hill (Lorne Street Development Site)



Franklin Field and its Sub-areas

HOUSING CREATION PROPOSAL

DACIA GROUP HOUSING LIMITED PARTNERSHIP

DACIA RESIDENCE AT BEAUFORD GREEN

**City of Boston
August 9, 1988**

Raymond L. Flynn, Mayor

TABLE OF CONTENTS

1. **INTRODUCTION**
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ADDITIONAL INFORMATION

- Exhibit A:** PROJECT DESIGN/DESIGN PLANS
- Exhibit B:** CERTIFICATE OF VOTE
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- Exhibit D:** PROJECT NEWSCLIPPINGS

RAYMOND L. FLYNN, MAYOR



PUBLIC FACILITIES DEPARTMENT

August 5, 1988

TO: Neighborhood Housing Trust
Boston Redevelopment Authority and Stephen Coyle, Director

FROM: Lisa G. Chapnick, Director *LGC*

RE: Housing Creation Proposals Submitted by Franklin Federal Partners
and Federal Development, Inc.

We are pleased to submit for your approval three priority projects of the Public Facilities Department. The three projects will create or preserve 159 units of housing, 75% of which will be affordable to low- and moderate-income households. The three projects will contribute to neighborhood revitalization and stability in their respective locations. They include rehabilitation and new construction and cooperative and homeownership options.

The three projects are:

Dacia Residence, requesting \$661,054
Lorne Street, requesting \$975,000
Lower Roxbury Tenants Cooperative, requesting \$350,000

The Dacia Residence will create 29 three-bedroom condominiums on a Roxbury site which is currently vacant land held by PFD. It is expected that 100% of the units will be affordable to low- and moderate-income households. Construction is expected to begin in the Fall.

The Lorne Street development will involve new construction on PFD-owned and private vacant sites in Mattapan. Sixty two-, three- and four-bedroom units will be built for cooperative ownership. Sixty-five percent of the units will be occupied by low- and moderate-income households. Construction is expected to begin in the Fall.

The Lower Roxbury Tenants Cooperative involves the purchase and rehabilitation of 70 units of rental housing. The project will ensure the continued affordability of key properties in Lower Roxbury. It is expected that seventy-three percent of the project's units will be affordable to low- and moderate-income households. Acquisition and rehabilitation will begin in the Fall.

Your review and approval of these significant affordable housing developments is greatly appreciated. Thank you for your consideration.

DACIA GROUP LIMITED PARTNERSHIP
6 BEACON STREET, SUITE 300
BOSTON, MA 02108
(617) 227-7118

August 5, 1988

Mr. Stephen Coyle
Boston Redevelopment Authority
Boston City Hall Plaza
Boston, Massachusetts

RE: Housing Creation Proposal
Dacia Residence at Beauford Green

Dear Mr. Coyle:

On behalf of the Dacia Group Housing Limited Partnership, I am pleased to submit the Housing Creation Proposal for the Dacia Residence at Beauford Green; requesting that \$661,054.00 of the present value by the 150 Federal Street Development, Inc. during the years 1988-1989, be assigned to our development team to assist in the creation of 29 townhouses that will be 100% affordable and all - HOP. The \$661,054.00 will be applied to subsidize the construction and development costs of these 2-story, frame, duplex and freestanding townhouse condominiums. Complete working drawings are available for the Boston Redevelopment Authority's BRA review.

Dacia Group Housing Limited Partnership has been able to secure a \$2,450,000.00 construction loan from the First Trade Union Bank; \$750,000.00 of which will be a participation by the Boston Bank of Commerce. Public Facilities is applying for a \$316,595.00 CDAG to fund public road improvement for this project. It is critical that we be able to secure the remaining funds, because of the full funding contingency restrictions, the banks, CDAG, HOP, MHFA and EOCD will require. Evidence of the Housing Creation assignment of funds will be needed before the above mentioned firm approvals can be obtained.

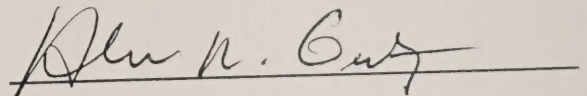
It is also critical that the construction of this project begin this fall so that the city and state can best leverage the development of well designed-family oriented, 100% affordable residences. Our Zoning Board of Appeal hearing is September 27, 1988. We have had on-going design review with the BRA. Also be

page 2 of 2

advised that the zoning variances that we are seeking are minimal.

Call me at 296-0651 if you have any question about this project.

Sincerely,

A handwritten signature in dark ink, appearing to read "Albert N. Gentry", is written over a horizontal line.

Albert N. Gentry
General Partner
Dacia Group Housing
Partnership Partnership

ALG/jmp

HOUSING CREATION PROPOSAL

PROJECT SUMMARY NARRATIVE

In connection with the 150 Federal Street development, Federal Development, Inc. signed a Development Impact Project Agreement to make Housing Payments to the City of Boston at the rate of \$182,083 per year during the years 1988 - 1999. We propose that \$661,000 of the present value of this total be assigned to the Dacia Group Housing Limited Partnership to assist in the creation of 29 condominiums.

BACKGROUND AND PROGRAM DESCRIPTION

The Dacia Residence at Beauford Green project provides new housing in an area of the City that has not shared in the development revitalization of the last several years. The per capita income in the target area is in the lowest tier, and the current residents have been provided with little opportunity to purchase affordable housing. This 100% affordable all-HOP project will provide permanent housing opportunities for area residents in the low income categories. This first time investment in the future of this neighborhood will ensure long-term growth and preserve housing in perpetuity while countering the displacement trend that so often accompanies the revitalization process.

The development of ownership housing units will have a significant residual effect upon the social and economic fabric of this area. The repopulation of this site will increase pedestrian activity within this neighborhood and enhance the economic viability of the re-emerging commercial businesses in the area.

SITE:

This 70,000 square foot site consists of a city block of currently vacant land bounded by Dacia, Dewey, Howard and Woodcliff streets. The site is rectangular and inclines to the northeast corner, with a change in grade level. An existing street and sewer line will be discontinued, and the infrastructure improvements planned will be more accessible.

The site is currently blighted and the immediate surrounding area does not reflect any new construction except for the Cardinal Medeiros Manor, an elderly housing complex located across the street.

DEVELOPMENT PROPOSAL:

Dacia Group proposes to build 29 townhouse condominiums. The buildings will be two-story duplexes, except for two one-story handicapped units. Each unit will have its own private yard and parking space similar to the existing homes in the area. These homes will be stick-built construction.

A master deed will be filed and a condominium association will be set up to manage the properties.

FINANCING:

The total development cost is \$3,429,649. A construction mortgage is being sought through the World Trade Bank. An application for low-interest mortgage subsidies is pending with the Homeownership Opportunity Program (HOP) at the state. The project's high level of affordability has created a funding shortfall of \$661,054. Housing Creation funds will be needed to sufficiently close the gap in order to ensure the feasibility of the project.

AFFORDABILITY:

The Dacia Residence is 100% affordable with the inclusion of 24 HOP-assisted units and 5 units to be purchased by the Boston Housing Authority for Chapter 705 siting. The unit prices range from \$52,000 to \$90,000 and will be affordable to households with incomes in the \$17,181 to \$28,560 range. The 100% affordability is a positive response to the goals established by the Roxbury Neighborhood Council and exceed the 75% affordability minimum that has been sought. All units will be preserved for long term affordability through deed restrictions.

COMMUNITY PARTICIPATION:

This project has been through over a year of community review. It is one of the first projects approved by the Roxbury Neighborhood Council and a Project Review Committee of area residents. It received overwhelming community support.

FORM 1

PROJECT SUMMARY

NEIGHBORHOOD HOUSING TRUST PROPOSAL EVALUATION

A. PROJECT SUMMARY

1. **APPLICANT/DEVELOPER:** Dacia Group Housing Limited Partnership
2. **PROJECT NAME:** Dacia Residence
3. **PROJECT ADDRESS:** Dacia, Howard, Woodcliff and Dewey Streets
Dorchester, MA

4. PROJECT TYPE (Check all categories that apply)

New Construction X Rental Condo X Coop
Rehabilitation Rental Condo Coop

5. HOUSING SUMMARY

No. Units 29

No. Low/Mod Units 29 %Low/Mod 100

No. Mod-Income Units (80% of median) 20

No. Low-Income Units (50% of median) 9

Other Below Market Units (specify)

6. Linkage Request \$661,054

Linkage Request per low/mod unit \$22,795

Leverage Ratio \$5.19

7. PROJECT TIMELINE

Permits: June 10, 1988

Construction Start:

8. PARKING SPACES

Total Per Unit

B. PROJECT DESCRIPTION (BRIEF NARRATIVE)

Twenty-nine units of housing will be created in the Dacia Residence project, consisting of newly constructed three bedroom duplex and townhouse condominiums with driveways and side yards. The project is utilizing the HOP program to produce 100% affordability. Included in the project will be five units to be purchased by the BHA for Chapter 705 siting.

The development entity is a joint partnership between Frontier Enterprises and the minority-owned Future Development Group.

C. PROJECT FINANCING SUMMARY

1. Development Budget

Real Estate Acquisition	\$ <u>1.00</u>
Construction Costs	<u>\$2,031,750</u>
Infrastructure	<u>\$ 316,595</u>
Related Soft Costs	<u>\$ 869,700</u>
Contingency	<u>\$ 211,603</u>
TOTAL	<u>\$3,429,649</u>

Total dev. costs per sq. ft. \$104.66

Construction costs per sq. ft. \$62.00

Total cost per unit \$118,264

2. Project Funding

Source	Amount	Terms (%/Years)	Status	Collateral
a) Sales Proceeds	\$2,452,000			
b) CDAG	316,595		Proposed	
c) Linkage	661,054		Proposed	
Total	\$3,429,649			

3. Housing Prices/Carrying Costs

Size	No. Units	Sales Price	Carrying Cost/Mo
3 BR	5	\$110,000	(BHA)
3 BR	4	52,000	\$401
3 BR	3	68,000	513
3 BR	8	85,000	632
3 BR	9	90,000	667
TOTAL	29	\$2,452,000	

4. Project Income and Expenses

Total Annual Gross Income (TGI)	\$	_____
Less Vacancy (%)	\$	_____
Other Income	\$	_____
Effective Gross Income	\$	_____
Total Operating Expenses (% of TGI)	\$	_____
Reserves	\$	_____
Net Operating Income	\$	_____
Debt Service	\$	_____
Coverage Ratio		_____

D. ANALYSIS OF REVIEW CRITERIA (BRIEF NARRATIVE)

The development is 100% affordable in an area where per capita income is one of the lowest in the City and where the Roxbury Neighborhood Council has proposed a minimum goal of 75% affordability for developments on City property. Prices range from \$52,000 to \$90,000. This will enable a range of income groups to purchase affordable housing.

A 100% affordable development serving the needs of a range of income groups is necessary and appropriate given community guidelines, unusually low market prices and secondary market restrictions. Therefore, the HOP, BHA/705 scheme is proposed for this project.

All units will have long-term affordability requirements through deed restrictions.

The designated developer is a joint development between a local minority firm and a strong majority firm with a track record for delivery (see resumes). The construction company is a Boston-based, minority firm.

Developers applied for their building permits on June 10 and are waiting for a Zoning Board of Appeal date.

E. PROPOSED LINKAGE FUNDING

Recommendation

 Recommend Funding Amount \$

 Denial

7. Compliance with Boston Jobs Ordinance

The development team includes a local minority contractor who will complete this project. The developer will ensure that the construction will be carried out in conjunction with the Boston Jobs Ordinance, and will include this requirement in all construction contracts for the project.

8. Compliance with Sanitary and Building Codes

The housing created in the Dacia Block area will be in full compliance with all requirements of the State Sanitary Code and the State Building Code.

9. Fair Housing

Marketing and buyer selection for the housing units created in the Dacia Residence will be done in accordance with the requirements of the Boston Fair Housing Commission and with other applicable fair housing requirements. The Affirmative Marketing and Buyer Selection Plan for the project will be submitted to the Fair Housing Commission for review and approval prior to the start of marketing.

III. Evaluation Criteria

1. Total Number of Affordable Units. The development of the Dacia Residence will create 29 affordable units, five of which will be sold to the BHA and 2 of which will be totally furnished for handicapped occupancy. The development is 100% affordable in an area where per capita income is one of the lowest in the City and where the Roxbury Neighborhood Council has proposed a minimum goal of 75% affordability for developments on City property. Prices range from \$52,000 to \$90,000. This will enable a range of income groups to purchase affordable housing.

A 100% affordable development serving the needs of a range of income groups is necessary and appropriate given community guidelines, unusually low market prices, and secondary market restrictions.

2. Percentage of Affordable Units

The project will have 100% affordability with 5 Chapter 705 public housing units, 4 units for homeownership priced at \$52,000, 3 units at \$68,000, 8 units at \$85,000 and 9 units at \$90,000.

3. Amount of Trust Funds per Affordable Unit

The Dacia Group is requesting a total of 661,054 of Trust funds, or \$22,795 per affordable unit.

4. Developer Capacity

Principals of this team are responsible for over 368 completed residential units and 90,000 square feet of commercial space in the Metropolitan Boston Area, New York and St. Louis.

5. Timeliness

Project has applied for a building permit on June 10, 1988. A HOP application has been submitted to EOCD. A construction start of late October or early November is expected.

6. Duration and Strength of Mechanisms to Preserve Affordability

The current mechanisms being used in homeownership projects by both the BRA and the Public Facilities Department take the form of deed restrictions that are put in place at the time of sale and run with the deed to the property. These deed restrictions limit the future resale price of the property and give a designated public agency the right of first refusal in the case of a sale. This allows ownership to be transferred at an affordable price to a new buyer meeting similar eligibility guidelines to those used for the original buyers.

The duration of these restrictions is currently set at thirty years with the City having the option to extend them for an additional twenty years.

7. Number of Units for Low-Income Households

All twenty-nine units will be affordable for low- and moderate-income buyers.

8. Extent of Housing for Special Needs Households

Two of the units will be accessible for handicapped persons.

9. Extent of Employment for Local, Minority and Female Labor

The project will provide employment for residents of the City of Boston minorities and women, as required by the Boston Jobs Ordinance. The construction company and half of the development team are minority enterprises.

10. Extent of Participation by Minority or Women Business Enterprises

The developers of the Dacia Group Housing Limited Partnership are a joint partnership between Frontier Enterprises and the minority-owned Future Development Group.

11. Participation Offered to the Trust

It is not possible, within the financial structure of this project, to offer the Trust any financial participation in the project that would enhance the resources available to the Trust.

12. Extent of Linkage Funding in the Neighborhood

Linkage funds have been awarded to the Phillip Brooks School, which is a few block from this site.

PROPOSED DEVELOPMENT SCHEDULE

May June July Aug Sept Oct Nov Dec Oct '89

Final Design Approval 5-88

Bldg Permit Application 6-88

HOP Appl. Submitted 7-88

Zoning Board of Approval 8-88

CDAG Submission 8-88

Appl. for Costruction Financing 8-88

Receive Bldg. Permit 9-88

MHFA Board Vote 10-88

Construction Loan Closing 10-88

Final Designation/Deed 10-88

Construction Start 11-88

Lottery of Affordable Units 11-88

Construction Complete 10-89

A. DEVELOPMENT TEAM INFORMATION

Developer

Name and Address

Telephone

Dacia Group Housing Limited Partnership

Future Development Co., Inc. 31 Orlando Street, Boston, MA 02126, 296-0651

Frontier Enterprises, Inc. Statler Office Building, Suite 424

20 Park Plaza, Boston, MA 02116

426-2500

On a separate page, please describe fully the nature of the development entity, including: a) the legal structure, b) list the general partners c) the legal history of the organization. Please attach a copy of any joint venture agreement, articles of incorporation or trust agreement establishing the development entity.

Architect/Engineer (s)

Michael Novak

(617) 277-7077

c/o Novak Associates

70 Pearl Street, # 1603

Brookline, MA 02146

Attorney

Kevin J. Joyce

(617) 227-7118

6 Beacon Street, Suite 300

Boston, MA 02108

Accountant

John Canepa

(617) 330-4000

Arthur Anderson & Company

International Place, 100 Oliver Street

Boston, MA 02110

Project Manager

Chauncey C. Mayfield & Albert N. Gentry

(617) 296-0651

Future Development Co., Inc.

31 Orlando Street

Boston, MA 02126

Construction Manager

David P. Lopes & Lawrence Dean

(617) 296-0651

G.L. Future Construction Co., Inc.

31 Orlando Street

Boston, MA 02126

Marketing Agent (if applicable)

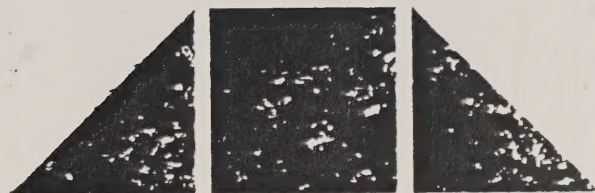
Future Housing, Inc.

(617) 296-0651

31 Orlando Street

Boston, MA 02126

For each of the members of the development team, including each general partner, please attach a resume.



FUTURE GROUP

FUTURE GROUP INC.

Future Group Inc. is a leading provider of design and construction services for the commercial and institutional markets. The company's portfolio includes a wide range of projects, from large-scale commercial developments to smaller-scale institutional projects. Future Group's commitment to quality and innovation is reflected in its track record of successful project completions and its reputation as a trusted partner for clients. The company's experienced design and construction teams work closely with clients to ensure that every project is completed on time, on budget, and to the highest standards of quality. Future Group's commitment to sustainability and social responsibility is also a key part of its corporate identity. The company is dedicated to creating a positive impact on the communities it serves and to promoting sustainable practices throughout its operations. Future Group's commitment to excellence and its dedication to its clients and communities make it a leader in the design and construction industry.

THE TEAM APPROACH TO SUCCESS

The three principals of Future Group, Inc. collectively have more than 35 years of experience in the complete range of construction, development, design feasibility, and financial management and marketing in real estate. Chauncey C. Mayfield, Albert N. Gentry and David P. Lopes comprise what is one of Boston's dynamic new total development firms. Their broad-based real estate experience is combined with a high level of energy, discipline, desire, attention to detail and solid business principles. They possess the skills and talents to provide innovative solutions to challenging real estate opportunities, and to combine resources to achieve efficiency and profitability for all participants in a project. This synergy among the principals and the 20 staff members of FGI allows the three operating companies to function effectively as one responsive and highly professional entity. Each of the principals holds a leadership position in each of the companies of Future Group, Inc. with the appropriate professional and staff assistance to meet clients' needs.

The intensity of commitment to quality and success, combined with the professional and educational expertise of FGI's principals makes this company a formidable competitor in the marketplace. Discipline and a proven track record of results and problem-solving among Gentry, Lopes and Mayfield in their professional experiences further guarantee the long-range viability of Future Group, Inc. and its unique approach to real estate development, construction and marketing.



Albert N. Gentry

FUTURE DEVELOPMENT, INC.

The cornerstone of Future Group's activities is in the development phase, managed and coordinated through Future Development, Inc. (FDI). Through in-depth marketing studies and extensive computerized analysis of costs, projected occupancy and financing information, FDI provides a solid foundation from which the construction group can proceed. Future Development, Inc. provides an on-site manager during construction to help insure expedient completion of the project. The principal of Future Development, Inc. is *Albert N. Gentry*.

Mr. Gentry's initial introduction to real estate development and construction began in 1968 when he became an active participant in his family's business, Diamond Apartments. The company has developed more than 500 new apartment units, 150 of which it currently owns and manages. The Company has also rehabilitated 1,200 apartment units and built 25 new single family homes and several churches in metropolitan Cincinnati, Ohio.

His years of experience in commercial and residential real estate acquisition, management and sales were also gained as an Assistant Real Estate Investment Officer with Aetna Realty Investors and John Hancock Equity Real Estate. With both of these companies, Mr. Gentry analyzed, underwrote and managed

retail, apartment, office and industrial park investments with values ranging from \$10 million to \$90 million. These projects were located in such areas as New York City, Southern California, New England, Washington, D.C., Atlanta, Texas and Florida.

In addition, he served as an Assistant Loan Officer at Chemical Bank in New York City, evaluating and recommending term loans and lines of credit for Fortune 500 companies, from 1978 to 1980.

He has travelled extensively throughout the country researching and evaluating markets and economic trends. Mr. Gentry has a great deal of experience in negotiating investment terms, presenting investments to pension fund investor clients, negotiating purchase and sale agreements and joint venture agreements, and managing construction projects. These skills have positioned him as principal of Future Development Company, Inc., as well as community relations liaison for FGI, with internal financial management and treasury responsibilities for the company.

Mr. Gentry earned an MBA from Harvard University with concentrations in real estate and finance, and a B.A. from Williams College. He also sits on the Board of Trustees of The National Urban League, the Board of Directors of the Urban League of Eastern Massachusetts, and the Advisory Board for The Boys and Girls Club of Roxbury.



David P. Lopes

G.L. FUTURE CONSTRUCTION CO., INC.

The construction arm of Future Group builds a variety of residential structures, both single-family and multi-unit dwellings. In addition, G.L. Future Construction rehabilitates existing multi-family homes throughout Greater Boston.

Through total coordination with Future Development, G.L. Future Construction maintains a competitive advantage in the marketplace. Under the leadership of *David P. Lopes*, the construction group provides a high quality product.

With 20 years of experience in carpentry, construction management and general contracting, Mr. Lopes' employment began in the family business—William Lopes Construction—and he moved into positions with some of the country's largest construction companies. These have included Turner Construction, Cruz Construction, New England Construction, Wingate Management Co.

From 1982 to 1985, Mr. Lopes was president of a privately-held development and construction company that acquired and rehabilitated several multi-unit apartment buildings, and restored and remodelled numerous other projects.

As a licensed contractor, Mr. Lopes has been a foreman, superintendent, construction manager, general contractor and project manager on a great many projects. He was construction foreman for the successful rehabilitation of 100 apartment units, and managed the construction of 45 new townhouses and 85 new single- and multi-family houses.

Mr. Lopes is an officer of the Contractor's Association of Boston. He holds an Associate Degree with a concentration in Chemistry from Roxbury Community College and attended Massachusetts School of Pharmacy.



Chauncey C. Mayfield

FUTURE HOUSING, INC.

In an effort to provide the complete realm of real estate services, Future Housing, Inc. engages in the acquisition, upgrade and management of existing multi-unit dwellings in Greater Boston. The company seeks to acquire several buildings in the same neighborhood in order to maintain uniformity in appearance. This strategy also provides the company with greater efficiency in operations and general administration of the properties. *Chauncey C. Mayfield*, principal of Future Housing, Inc. oversees the operations, capital budgets and maintenance of Future Group investments.

Mr. Mayfield also holds a leadership position in FGI in coordinating the financing and capital acquisition for the company's developments. In addition he develops corporate strategy for Future Housing, raises and manages investment funds for FGI, establishes investment structures and coordinates the overall capital improvements of the properties.

Mr. Mayfield brings to FGI an MBA from Harvard University, concentrating in real estate and finance, a B.S. degree from Tuskegee Institute and more than five years experience in management, finance and real estate consulting.

Since 1980, Mr. Mayfield has worked in commercial and residential real estate as a consultant, and handling acquisitions and development activities. He has specialized in coordinating private mortgage agreements, structuring partnership agreements and acquisitions, performing site analyses and market reviews and totally directing major commercial development projects. He has been involved with developing an upscale, short-term leasing business with holdings of \$5 million to \$7 million, and creating a \$2 million partnership agreement for the acquisition of condominiums in Arlington, Massachusetts. In addition, during the past year, Mr. Mayfield has coordinated the development and private placement of a \$7 million, 40 unit condominium complex on Boston's South Shore.

During his tenure at Aetna Realty Investors, Mr. Mayfield was responsible for financial analysis of a \$15 million office and warehouse investment, ultimately recommending a sale strategy. He also assisted in the analysis and preparation of an investment package for a new office building in Northern California, with a projected construction and development cost of \$25 million. His responsibilities with this project also included preparing pro-forma cash flow statements for a 24-month lease-up period. In addition, he developed the project's first year operating budget.

Mr. Mayfield has further management experience having served as a production supervisor for Polaroid Corporation and production general supervisor for Inner City, Inc., a wholly-owned subsidiary of Polaroid. In these positions he managed more than 100 employees and managed and financially controlled production.

With a team of professionals whose collective expertise is national in scope, FGI delivers superior quality in all phases of a project, from acquisition to development, construction and marketing. It is total team involvement among the principals that insures greater cost efficiency through a more harmonious implementation of services. FGI principals believe that complete communication and information exchange among all employees, sub-contractors and the client is essential to the successful and timely completion of a project.

The structure of Future Group has proven to be the most efficient means to satisfy client needs. Under the auspices of three operating companies that comprise FGI, complete service from development to construction to marketing and management of a project is provided. This unique arrangement

gives Future Group an operating advantage over its competitors.

FGI places emphasis on the importance of strategic planning, project management, image development and marketing. It is the company's goal to become a leading developer of new and rehabilitated properties while maintaining the highest level of service for its clients and the communities to be impacted by Future Group's development. FGI's immediate commitment is to preserving the integrity of the neighborhood and facilitating greater economic development in the Boston area through the company's construction and management of properties.



FUTURE GROUP INC.

COMPANY RESUME

<u>PROJECT</u>	<u>SIZE</u>	<u>ROLE (S)</u>	<u>STATUS</u>
CONTRACTOR'S ASSOCIATION OF BOSTON 13 CONDOMINIUM PROJECT ROXBURY, MASSACHUSETTS	\$1,700,000	DEVELOPMENT CONSULTANTS	UNDER CONSTRUCT
JASPER LANE DEVELOPMENT 40 CONDOMINIUMS RANDOLPH, MASSACHUSETTS	\$4,500,000	DEVELOPMENT CONSULTANTS	UNDER CONSTRUCT
SPY POND - RESYNDICATION 6 INVESTORS CONDOMINIUMS ARLINGTON, MASSACHUSETTS	\$1,900,000	CONSULTANTS	COMPLETED
BAY STATE ROAD DESIGN & IMPLEMENTATION OF LUXURY SHORT-TERM LEASING COMPANY BOSTON, MASSACHUSETTS	\$2,100,000	CONSULTANTS	COMPLETED
MARCELLA TOWNHOUSE 18 CONDOMINIUM UNITS ROXBURY, MASSACHUSETTS	\$2,200,000	DEVELOPERS OWNERS CONTRACTORS	BEGIN CONSTRUCT 3/88
15 HIGHLAND PARK AVENUE 3 LUXURY CONDOMINIUMS UNITS ROXBURY, MASSACHUSETTS	\$ 440,000	DEVELOPERS OWNERS CONTRACTORS	COMPLETED
DACIA HOUSING 29 TOWNHOUSES ROXBURY, MASSACHUSETTS	\$3,000,000	DEVELOPERS OWNERS CONTRACTORS	BEGIN CONSTRUCT 7/88

RESUME OF
G.L. FUTURE CONSTRUCTION COMPANY, INC.

MARCH 1988

<u>PROJECT</u>	<u>WORK PERFORMED</u>	<u>CONSTRUCTION VALUE</u>
15 ALGONIUIN STREET DORCHESTER, MASSACHUSETTS	REHABILITATION	\$ 100,000.00
66 BOYLSTON STREET JAMIACA PLAIN, MASSACHUSETTS	REHABILITATION	\$ 300,000.00
157 - 167 DELHI STREET MATTAPAN, MASSACHUSETTS	REHABILITATION	\$ 176,000.00
24 ELMHURST ROAD NEWTON, MASSACHUSETTS	NEW CONSTRUCTION	\$ 65,000.00
15 HIGHLAND PARK AVENUE ROXBURY, MASSACHUSETTS	REHABILITATION (FORT HILL)	\$ 200,000.00
49 FORT AVENUE ROXBURY, MASSACHUSETTS	REHABILITATION (FORT HILL)	\$ 153,000.00

PROJECTS UNDER CONTRACT BUT NOT STARTED

67, 75 & 79 HIGHLAND STREET ROXBURY, MASSACHUSETTS	REHABILITATION (FORT HILL)	\$ 581,000.00
61 ST. JAMES STREET ROXBURY, MASSACHUSETTS	REHABILITATION	\$ 325,000.00
59 FORT AVENUE ROXBURY, MASSACHUSETTS	REHABILITATION (FORT HILL)	\$ 230,000.00
95 - 117 MARCELLA STREET ROXBURY, MASSACHUSETTS	NEW CONSTRUCTION (FORT HILL)	\$1,125,000.00

FUTURE HOUSING INC.

MANAGEMENT GROUP

<u>PROPERTY TYPE</u>	<u>LOCATION</u>	<u>NUMBER OF UNITS</u>
1. APARTMENT BUILDING	12-14 LYNDHURST STREET DORCHESTER, MASSACHUSETTS	11
2. APARTMENT BUILDING	161-163-165 DELHI STREET MATTAPAN, MASSACHUSETTS	18
3. APARTMENT BUILDING	20 WINTER STREET DORCHESTER, MASSACHUSETTS	3
4. APARTMENT BUILDING	10 MILTON STREET BROCKTON, MASSACHUSETTS	2
5. APARTMENT BUILDING	43 WELLINGTON HILL MATTAPAN, MASSACHUSETTS	3
6. APARTMENT BUILDING	45 WELLINGTON HILL MATTAPAN, MASSACHUSETTS	3
7. APARTMENT BUILDING	31-35 ORLANDO STREET MATTAPAN, MASSACHUSETTS	12
8. APARTMENT BUILDING	25 ORLANDO STREET MATTAPAN, MASSACHUSETTS	12

OUTLINE OF CONSULTING SERVICES

FEASIBILITY ANALYSIS

FINANCIAL ANALYSIS

FINANCIAL ANALYSIS REVIEW

LOAN PACKAGING

BANK PRESENTATION

COMMUNITY PRESENTATION

DEVELOPMENT COORDINATOR

- CONTRACTOR NEGOTIATIONS
- CONTRACTOR RELATIONS
- BANK RELATIONS

PROJECT FINANCING

- ACQUISITION
- CONSTRUCTION
- PERMANENT / TAKEOUT

REFERENCES

Arthur F. Casey (617) 847-1830
President
O'Connell Development Company
500 Victory Road
Marina Bay, Massachusetts 02171

Walter Williams (617) 442-4680
Executive Director
Contractor's Association of Boston
25 Centre Street
Roxbury, Massachusetts 02119

Atty Rudolph Pierce (617) 482-1776
Partner
Goulston & Storrs
400 Atlantic Avenue
Boston, Massachusetts 02210

Francesco Tocci (617) 731-3910
President and Chief Executive Officer
Blue Hill Federal Credit Union
429 Harvard Street
Brookline, Massachusetts 02146

Rodney D. Jones (617) 451-2477
Managing Director
Massachusetts Industrial Finance Agency
Boston, Massachusetts 02210

John Canepa (617) 330-4000
Manager
Arthur Anderson & Company
International Place
100 Oliver Street
Boston, Massachusetts 02210

Jack Nyhan (617) 762-8500
President
Mid County Bank
Norwood, Massachusetts 02062

REFERENCES (CONTINUED)

Kirk Sykes (617) 451-3383

Architect

Primary Group Architectural Company

75 Kneeland Street

Boston, Massachusetts 02111

Douglas Mitchell (617) 330-1400

Vice President

Beacon Company

50 Rowes Wharf

Boston, Massachusetts 02110-3173

Richard C. Pierce, Esquire (617) 847-1830

Vice President

O'Donnell Development Company

304 Victory Road

Marina Bay, Massachusetts 02171

Joseph F. Timilty (617) 426-2500

Developer

Former State Senator

Statler Office Building

Boston, Massachusetts 02116

Exhibits - State of Massachusetts

Project	State	Loan Amount	Type	Completed
1. J.V.L. 1901	St. Louis, MO			
2. J.V.L. 1902	St. Louis, MO			
3. J.V.L. 1903	St. Louis, MO			
4. J.V.L. 1904	St. Louis, MO			
5. J.V.L. 1905	St. Louis, MO			
6. J.V.L. 1906	St. Louis, MO			
7. J.V.L. 1907	St. Louis, MO			
8. J.V.L. 1908	St. Louis, MO			
9. J.V.L. 1909	St. Louis, MO			
10. J.V.L. 1910	St. Louis, MO			
11. J.V.L. 1911	St. Louis, MO			
12. J.V.L. 1912	St. Louis, MO			
13. J.V.L. 1913	St. Louis, MO			
14. J.V.L. 1914	St. Louis, MO			
15. J.V.L. 1915	St. Louis, MO			
16. J.V.L. 1916	St. Louis, MO			
17. J.V.L. 1917	St. Louis, MO			
18. J.V.L. 1918	St. Louis, MO			
19. J.V.L. 1919	St. Louis, MO			
20. J.V.L. 1920	St. Louis, MO			
21. J.V.L. 1921	St. Louis, MO			
22. J.V.L. 1922	St. Louis, MO			
23. J.V.L. 1923	St. Louis, MO			
24. J.V.L. 1924	St. Louis, MO			
25. J.V.L. 1925	St. Louis, MO			
26. J.V.L. 1926	St. Louis, MO			
27. J.V.L. 1927	St. Louis, MO			
28. J.V.L. 1928	St. Louis, MO			
29. J.V.L. 1929	St. Louis, MO			
30. J.V.L. 1930	St. Louis, MO			
31. J.V.L. 1931	St. Louis, MO			
32. J.V.L. 1932	St. Louis, MO			
33. J.V.L. 1933	St. Louis, MO			
34. J.V.L. 1934	St. Louis, MO			
35. J.V.L. 1935	St. Louis, MO			
36. J.V.L. 1936	St. Louis, MO			
37. J.V.L. 1937	St. Louis, MO			
38. J.V.L. 1938	St. Louis, MO			
39. J.V.L. 1939	St. Louis, MO			
40. J.V.L. 1940	St. Louis, MO			
41. J.V.L. 1941	St. Louis, MO			
42. J.V.L. 1942	St. Louis, MO			
43. J.V.L. 1943	St. Louis, MO			
44. J.V.L. 1944	St. Louis, MO			
45. J.V.L. 1945	St. Louis, MO			
46. J.V.L. 1946	St. Louis, MO			
47. J.V.L. 1947	St. Louis, MO			
48. J.V.L. 1948	St. Louis, MO			
49. J.V.L. 1949	St. Louis, MO			
50. J.V.L. 1950	St. Louis, MO			
51. J.V.L. 1951	St. Louis, MO			
52. J.V.L. 1952	St. Louis, MO			
53. J.V.L. 1953	St. Louis, MO			
54. J.V.L. 1954	St. Louis, MO			
55. J.V.L. 1955	St. Louis, MO			
56. J.V.L. 1956	St. Louis, MO			
57. J.V.L. 1957	St. Louis, MO			
58. J.V.L. 1958	St. Louis, MO			
59. J.V.L. 1959	St. Louis, MO			
60. J.V.L. 1960	St. Louis, MO			
61. J.V.L. 1961	St. Louis, MO			
62. J.V.L. 1962	St. Louis, MO			
63. J.V.L. 1963	St. Louis, MO			
64. J.V.L. 1964	St. Louis, MO			
65. J.V.L. 1965	St. Louis, MO			
66. J.V.L. 1966	St. Louis, MO			
67. J.V.L. 1967	St. Louis, MO			
68. J.V.L. 1968	St. Louis, MO			
69. J.V.L. 1969	St. Louis, MO			
70. J.V.L. 1970	St. Louis, MO			
71. J.V.L. 1971	St. Louis, MO			
72. J.V.L. 1972	St. Louis, MO			
73. J.V.L. 1973	St. Louis, MO			
74. J.V.L. 1974	St. Louis, MO			
75. J.V.L. 1975	St. Louis, MO			
76. J.V.L. 1976	St. Louis, MO			
77. J.V.L. 1977	St. Louis, MO			
78. J.V.L. 1978	St. Louis, MO			
79. J.V.L. 1979	St. Louis, MO			
80. J.V.L. 1980	St. Louis, MO			
81. J.V.L. 1981	St. Louis, MO			
82. J.V.L. 1982	St. Louis, MO			
83. J.V.L. 1983	St. Louis, MO			
84. J.V.L. 1984	St. Louis, MO			
85. J.V.L. 1985	St. Louis, MO			
86. J.V.L. 1986	St. Louis, MO			
87. J.V.L. 1987	St. Louis, MO			
88. J.V.L. 1988	St. Louis, MO			
89. J.V.L. 1989	St. Louis, MO			
90. J.V.L. 1990	St. Louis, MO			
91. J.V.L. 1991	St. Louis, MO			
92. J.V.L. 1992	St. Louis, MO			
93. J.V.L. 1993	St. Louis, MO			
94. J.V.L. 1994	St. Louis, MO			
95. J.V.L. 1995	St. Louis, MO			
96. J.V.L. 1996	St. Louis, MO			
97. J.V.L. 1997	St. Louis, MO			
98. J.V.L. 1998	St. Louis, MO			
99. J.V.L. 1999	St. Louis, MO			
100. J.V.L. 2000	St. Louis, MO			

Frontier Enterprises, Inc.
Statler Office Building, Suite 424
20 Park Plaza
Boston, Massachusetts 02116

Frontier Enterprises, Inc. was formed late in 1981 by then State Senator Joseph F. Timilty for the purpose of providing development consulting services to non-profit community organizations engaged in the upgrade of properties into mixed income rental housing. The services provided by Frontier Enterprises, Inc., included but were not limited to the identification of governmental and conventional sources of funds, devising and implementing methods of obtaining funds, providing staff and support services through the funding process, overall project supervision and management, as well as the formulation of economic and market studies. Frontier Enterprises, Inc., has had experience in tax syndication programs. A particular expertise has been developed with respect to historic rehabilitation. Since 1984, Frontier Enterprises, Inc., has participated as an equity partner in joint ventures concerned with conventional residential development. Summarized below are the undertakings of Frontier Enterprises, Inc.

Government Subsidized - Mixed Income Rental

Project	Units	Loan Amount	Type	Completed
1. J.V.L.#21 St. Louis, MO Sponsor J.V.L. Elderly Housing Corp. 2754 Bacon St. St. Louis, MO	90	3,200,000	Elderly (202)	1986

- | | | |
|---|--------------------|---------------------|
| 2. Walnut Street Park
Sponsor
Housing Dynamics, Inc.,
50 Franklin St.
Boston, MA | 62 | Mod/Rehab Completed |
| 3. Historic Cohoes II
Cohoes, NY
Sponsor
The Related Companies, Inc.
645 Fifth Avenue
New York, NY 10022 | 150 8,000,000 | Mod/Rehab Completed |

Conventionally Financed

1. Mt. Carmel School
East Boston, Massachusetts

No. of Units: 15
Status: Completed and Sold
Loan Amount: 1,500,000
Architect: John W. French Associates, Inc.
155 Massachusetts Avenue
Boston, MA 02115
Developer: Orleans Street Realty Trust
c/o Charing Cross Corporation
83 Pine Street
Peabody, MA 01960
Ownership: 50%
2. Webster School
East Boston, Massachusetts

No. of Units: 24
Status: Completed
Loan Amount: 2,500,000
Architect: John W. French Associates, Inc.
155 Massachusetts Avenue
Boston, MA 02115
Developer: Porter Street Realty Trust
c/o Kevin J. Joyce, Esq.
6 Beacon Street, Suite 300
Boston, MA 02108
Ownership: 50%
3. Gum Products Property
East Boston, Massachusetts

No. of Units: 89

Status: Under Construction (Phase I-90% completed)

Loan Amount: 11,000,000

Architect: John W. French Associates, Inc.

155 Massachusetts Avenue

Boston, MA 02115

Developer: Joint Venture - Charing Cross Corporation and
Frontier Enterprises, Inc.

Statler Office Building, Suite 424

20 Park Plaza

Boston, MA 02116

Ownership: 50%

4. BIW Property
Dorchester, Massachusetts

No. of Units: 125

Status: Under Construction

Loan Amount: 7,500,000

Architect: Smits/Vitols

1238 Statler Office Building

Boston, MA 02116

Developer: Joint Venture - Ryan/Elliott and Company and
Frontier Enterprises, Inc.

Ownership: 10%

5. 365 Hyde Park Avenue
Hyde Park, Massachusetts

No. of Units: 68

Status: Under Agreement

Loan Amount:

Architect: Boston Architectural Team, Inc.

50 Commandant's Way at Admiral's Hill

Chelsea, MA 02150

Developer: Joint Venture - Frontier Enterprises, Inc. and
Walsh Real Estate Partnership

Statler Office Building, Suite 424

20 Park Plaza

Boston, MA 02116

Ownership: 50%

Consulting Services - Conventional/Residential

1. Bunker Hill School
68 Baldwin Street
Charlestown, Massachusetts

No. of Units: 18

Status: Complete, 1986

Loan Amount: 1,700,000

Architect: CityDesign Collaborative, Inc.

334 Boylston Street

Boston, MA 02116

Developer: Crowninshield Corporation

18 Crowninshield Street

Peabody, MA 01960

Commercial/Office/Retail

1. Building 114
Navy Yard
Charlestown, MA 02129

Type: 90,000 sq. ft. - mixed use - office/retail

Status: Under Agreement - Designated Developer

Loan Amount: 8,000,000

Architect: Boston Architectural Team, Inc.

50 Commandant's Way at Admiral's Hill

Chelsea, MA 02150

Developer: Joinery Shop Associates

Ownership: 50%

NOVAK ASSOCIATES INC.

Architects & Planners

70 Pearl Street #1603
Brookline, MA 02146
Telephone: (617) 277-7077

Novak Associates is a young, energetic architectural firm providing a full range of design and planning services.

Michael Novak, Principal, is a registered architect in Massachusetts and Missouri with over nine years of professional experience in the Boston area.

Novak Associates have successfully completed housing and commercial projects on time and budget since its inception in 1984.

Novak Associates completed projects vary from a \$200,000 restaurant bar, Limericks, in downtown Boston to a \$2,800,000 elderly housing complex in St. Louis, MO.

A partial list of clients include:

Frontier Enterprises, Boston, MA
JVL Elderly Housing Corp., St. Louis, MO
Leggat McCall and Werner, Boston, MA
Jaymont Properties, Boston, MA
Kalvan Corp., Worcester, MA

RESUME

Kevin J. Joyce
Attorney at Law
6 Beacon Street, Suite 300
Boston, Massachusetts 02108

EDUCATION

1978 Stonehill College, B.A.
1982 New England School of Law, J.D.

ADMISSION TO PRACTICE

1982 Commonwealth of Massachusetts
1982 United States District Court
for the District of Massachusetts

PROFESSIONAL EXPERIENCE

1983-Present O'Connell, Quinlan & Pollenz
6 Beacon Street, Suite 300
Boston, Massachusetts 02108

Primarily responsible to Attorney Regina L. Quinlan with respect to the representation of clients in both litigation and non litigation matters. Practice includes representation of clients:

- A. Before the Trial Courts of Massachusetts, the United States District Court for the District of Massachusetts, the Supreme Judicial Court, and Appeals Court for the Commonwealth of Massachusetts, criminal, civil and domestic matters.
- B. In matters both business and personal, including but not limited to corporations, business planning, real estate development, and proceedings related thereto before administrative agencies.

FORM 3

HOUSING DEVELOPMENT BUDGET

Developer Name: Dacia Group Housing Limited Partnership

	<u>Housing</u>	<u>%</u>
<u>Acquisition Cost</u>	<u>\$1.00</u>	
<u>Construction Cost</u>		
New (\$62.00/GSF)	<u>\$2,031,750</u>	<u>59</u>
Rehab (\$ /GSF)		
Site Preparation & Demolition		
Parking (\$ /space)		
Site Improvements	<u>316,595</u>	<u>9</u>
TOTAL	<u>\$2,348,345</u>	
<u>Related Costs</u>		
Architect/Engineering (4% of Construct. Cost)	<u>131,745</u>	<u>4</u>
Building Permits	<u>5,698</u>	<u>.2</u>
Insurance	<u>32,000</u>	<u>.1</u>
Property Tax during Construct.		
Construction Loan Interest (mos. @ % on \$)	<u>196,445</u>	<u>6</u>
Legal Fees/Title	<u>34,700</u>	<u>1</u>
Marketing/Brokerage		
Developer Overhead/Profit	<u>313,334</u>	<u>9</u>
Other Professional Fees: Accounting	<u>4,700</u>	<u>.1</u>
Title Insurance	(Included in Legal)	
Mortgage Recording Fees/Financing Fees	<u>78,578</u>	<u>2</u>
Other Related Costs (Maintenance reserve --unsold units)	<u>72,500</u>	<u>2</u>
TOTAL	<u>\$869,700</u>	
Contingency (6% of \$TDC)	<u>211,603</u>	<u>6</u>
TOTAL DEVELOPMENT COST	<u>\$3,429,649</u>	
Gross Sales Proceeds (if applicable)	<u>\$2,452,000</u>	
Additional subsidies	<u>977,649</u>	
Development Costs	<u>3,429,649</u>	

FORM 4

FINANCING SOURCES

Construction

Project Cost: \$3,429,649

Developer Equity: \$ 977,649

Type of Equity: Linkage and CDAG

Syndication Proceeds: \$ % Syndicated

Loan/Grant Sources:

Source	Loan Type	Amount	(\$)Rate (%)	Term
World Trade Bank	Construction	\$2,452,000	11	18 mos
Linkage	grant	661,054	to be determined	
CDAG	grant	316,595		

Permanent

Project Cost: \$3,429,649

Developer Equity: \$ 977,649

Type of Equity: Linkage and CDAG

Syndication Proceeds: \$ % Syndicated

Loan/Grant Sources:

Source	Loan Type	Amount (\$)	Rate (%)	Term
*				
CDAG		\$316,595		
Linkage		661,054		

* The sources of permanent financing will be the mortgage loans for the individual buyers, plus the cash downpayments contributed by the buyers.

Mortgage loans for buyers will be provided by MHFA through the Homeownership Opportunity Program of the Massachusetts Housing Partnership.

DACIA RESIDENCE AT BEAUFORD GREEN

AUGUST 5, 1988

100% HOP Affordable

Unit Type	# of Units	Sale Price	Total Proceeds
3 BR BHA 705	5	\$110,000	\$550,000
3 BR HOP	4	\$52,000	\$208,000
3 BR HOP	3	\$68,000	\$204,000
3 BR HOP	8	\$85,000	\$680,000
3 BR HOP	9	\$90,000	\$810,000
Total Sales Proceeds	29		\$2,452,000

HOP AFFORDABILITY ANALYSIS

Unit Price	\$52,000	\$68,000	\$85,000	\$90,000
Mortgage	\$49,400	\$64,600	\$80,750	\$85,500
Monthly Mortgage Payment:				
HOP Assisted	\$281	\$367	\$459	\$486
Mortgage Insurance	\$15	\$20	\$25	\$27
Property Taxes	\$34	\$49	\$64	\$68
Hazard Insurance	\$21	\$27	\$34	\$36
Condo Fees†	\$50	\$50	\$50	\$50
Total Monthly Costs	\$401	\$513	\$632	\$667
Minimum Income Qualified to Purchase	\$17,181	\$21,972	\$27,063	\$28,560
Maximum Income Allowable	\$22,150	\$32,400	\$32,400	\$32,400
Market Window	\$4,969	\$10,428	\$5,337	\$3,840



First Trade Union Savings Bank, FSB

WESLEY K. BLAIR, III
Vice President/
Sr. Commercial Loan Officer

July 26, 1988

Joseph Timilty
Frontier Enterprises
Statler Office Building, 424
20 Park Plaza
Boston, MA 02116

RE: Beauford Green
Dacia Street
Dorchester, MA

Dear Joe:

This letter will confirm our interest in pursuing a development loan with you on the above referenced condominium project. My initial review of the package and our meeting the other day leads me to believe the project is a viable one, and one that merits our consideration.

Although this letter should not be construed as a commitment to finance the project (such a commitment can be made only after loan committee approval, and no such approval has been secured at this time), please be advised that we are moving on the package with all good speed and anticipate a final decision shortly. In the meanwhile, if you have further questions, please give me a call.

Very truly yours,

Wesley K. Blair, III

WKB:tcd



BOSTON HOUSING AUTHORITY

52 Chauncy Street

Boston, Massachusetts 02111 • 617-451-1250

50 YEARS OF HOUSING
SPECIAL PEOPLE
— 1935 - 1985 —

7 January 1988

Mr. Albert Gentry
Future Group
31 Orlando Street
Boston, MA 02126

RE: CHAPTER 705 CONDOMINIUM ACQUISITION

Dear Mr. Gentry:

I am writing to express the Boston Housing Authority's interest in acquiring condominium units at Dasia Group Housing, Roxbury. It is our understanding that nine (9) units will be available for purchase by the Authority through the C.705 Condominium Acquisition Program. We are able to pay up to a purchase price of \$110,000 for three-bedroom units. These cost limits may be exceeded by 10 percent for 20 percent of the units given adequate justification.

We are pleased to be able to participate in the Dasia Group Housing project which will provide much needed affordable housing for lower income families. We look forward to working with you over the next year to successfully execute sale of these units to the Authority.

Very truly yours,

James Simpson
Senior Development Director
Planning, Design and Development

E. DISCLOSURE STATEMENT

Any person submitting a development proposal to the City of Boston must truthfully complete this Statement and submit it prior to being formally designated for any project.

1. Do any of the principals owe the City of Boston any monies for incurred real estate taxes, rents, water and sewer charges or other indebtedness?

No.

2. Are any of the principals employed by the City of Boston? If so, in what capacity? (Please include name of agency or department and position held in that agency or department.)

No.

3. Have any of the principals previously owned any real estate? If so, when, where, and what type of property?

Yes. Please see attachment for Frontier Enterprises, Inc.

4. Were any of the principals ever the owners of any property upon which the City of Boston foreclosed for his/her failure to pay real estate taxes or other indebtedness?

No.

5. Have any of the principals ever been convicted of any arson-related crimes, or currently under indictment for any such crimes?

No.

6. Have any of the principals been convicted of violating any law, code, statute or ordinance regarding conditions of human habitation within the last three (3) years?

No.

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY THIS

27th Day of July, 19 87

SIGNATURE:

Joseph F. Timilty
Dacia Group Housing Limited Partnership

ADDRESS:

By: Frontier Enterprises, Inc., General Partner

Joseph F. Timilty, President

Statler Office Building, Suite 424

20 Park Plaza, Boston, MA 02116

426-2500

DEVELOPER'S STATEMENT OF QUALIFICATIONS
AND FINANCIAL RESPONSIBILITY

1. Name and address of developer: Future Development Co., Inc., 31 Orlando St., Boston, MA. 02126 Frontier Enterprises Inc., 20 Park Plaza, Boston, MA. 02116

2. Is the developer or any other member of the joint venture a subsidiary of or affiliated with any other corporation or corporations or any other firm or firms.

YES: X

NO: _____

If yes, explain

3. a. The financial condition of the developer, as of July 26, 1988 is as reflected in the attached financial statement.

NOTE: Attach to this statement a financial statement FOR EACH GENERAL PARTNER showing the assets and the liabilities, including contingent liabilities, fully itemized in accordance with accepted accounting standards and based on a proper audit. If the date of the financial statement precedes the date of this submission by more than six months, also attach an interim balance sheet not more than 60 days old. These statements will be held in strict confidence.

b. Name and address of auditor or public accountant who performed audit on which said financial statement is based.

4. If funds for the development of the project are to be from sources other than the developer's own funds, please state the developer's plan for financing the acquisition and development of the project:

Construction lender to provide financing, First Trade Union Savings Bank, FSB see attached letter

5. Sources and amount of cash available to developer to meet up-front costs of the proposed undertaking:

a. In banks:

Name, address & zip code of bank

Amount
\$

U.S. Trust Company
Granite Street
Braintree, MA. 02184
(617) 938-1310

\$300,000

- b. By loans from affiliated or associated corporations of firms:
Name, address & zip code of source Amount

\$

N/A

- c. By sale of readily salable asset
Description Market Value Mortgage or liens
\$ \$

N/A

6. Name and addresses of bank references:

Michael Hughes, Vice President
U.S. Trust Company
Granite Street
Braintree, MA. 02184

7. Has the developer or (if any) the corporation, or any subsidiary or affiliated corporation of the developer or said parent corporation, or any of the developer's officers or principal members, shareholders or investors, or other interested parties been adjudged bankrupt, either voluntary or involuntary, within the past ten years?

YES:

NO:

X

If yes, give the date, place and under what name.

8. a. Undertakings, comparable to the proposed development work, which have been completed by the developer, including identification and brief description of each project and date of completion:

PLEASE SEE ATTACHED RESUME

- b. If the developer or any of the principals of the developer has ever been an employee in a supervisory capacity for a construction contractor or builder or undertaking comparable to the proposed development work, name of such employee, name and address of employer, title of position, and brief description of work:

N/A

9. If the developer or a parent corporation, a subsidiary, an affiliate, or a principal of the developer is to participate in the development of the land as a construction contractor or builder:

- a. Name and address of such contractor or builder:

G. L. Future Construction Co., Inc.

31 Orlando Street, Suite 2, Boston, MA. 02126

- b. Has such contractor or builder within the last ten years ever failed to qualify as a responsible bidder, refused to enter into a contract after an award has been made, or failed to complete a construction or development contract?

YES _____ NO X

If yes, explain: _____

- c. Total amount of construction or development work performed by such contractor or builder during the last three years:

\$ _____

General description of such work:

New Construction
Rehab Construction
Restoration

see attached resume

- d. Construction contracts or developments now being performed by such contractor or builder:

Identification of
Contract or Development
and Location

Amount
\$

Date to be
Completed

- e. Outstanding construction contract bids of such contractor or bidder:

Awarding Agency

Amount

Date Opened

10. Brief statement respecting equipment, experience, financial capability, and other resources available to such contractor or builder for the performance of the work involved in the development of the land, specifying particularly the qualifications of the personnel, the nature of the equipment, and the general experience of the contractor:

SEE ATTACHED RESUME

11. Statement and other evidence of the developer's qualifications and financial responsibility (other than the financial statement referred to in Item (3) are attached hereto and hereby made a part hereof as follows:

SEE ATTACHED RESUME

12. If the developer, any employee of the developer or any party holding a financial interest in the development is now a City of Boston employee or has been at any time in the year preceding this date, please list the person(s)'s name, position held, or financial interest in the development entity, City of Boston position, and if not currently employed by the City, the last date of City employment.

N/A

13. List the address(es) of all other properties that the owner(s) or principals of the proposed project owns in the City of Boston:

CERTIFICATION

I/We, DHCA GROUP HOUSING LIMITED PARTNERSHIP, certify that this Developer's Statement of Qualifications and Financial Responsibility and the attached evidence of the developer's qualifications and financial responsibility, including financial statements, are true and correct to the best of my/our knowledge and belief.

Dated 7-26-88

Signature Albert [Signature]

31 Orlando Street

Mattapan MA 02126
Address & Zip Code

Dated _____

Signature _____

Address & Zip Code _____

AFFIRMATIVE MARKETING PLAN

1. Developer/Owner Name, Address DACIA GROUP HOUSING LIMITED
PARTNERSHIP Tel. No. (617) 296-0651

2. Name and Address of Housing Dacia Block (bounded by Dacia, Dewey
and Woodcliff Streets, and Howard Ave, Roxbury MA 02119

3. No. of Units 29 Proposed Vacant Land Occupied _____

4. Indicate which racial or ethnic groups are least likely to apply for the housing without special outreach.

The marketing program will outreach to all neighboring Boston communities and ethnic groups.

5. Indicate the media to be used to advertise the availability of the housing to the groups noted in #4.

Name of Newspaper, Radio
or Television Station

Racial/Ethnic Identification
of Market

Boston Globe

Bay State Banner

Dorchester Argus Citizen

South Boston Tribune

Boston Cable Vision

6. If brochures, leaflets, or other handouts are to be used, describe method of distribution.

Leaflets will be distributed through the community and informational
meetings will be held in the community for these purposes

7. List Community contacts and describe method of contact.

Developer intends to work closely with the Roxbury Homebuyer Service
of the Roxbury Multi-Service Center and Dacia Block Project Review
Committee and other community associations.

8. If owners/renters are to be selected from a waiting list or pool of applicants, please describe the method that will be used to develop the applicant pool, the criteria that will be used for pre-qualifying the applicants, and the standards that will be used for final selection of buyer(s) or tenant(s). Attach separate page if necessary.

N/A

9. Please describe other efforts planned as part of your outreach program not adequately covered by this form.

The developer intends that the units are to be made available to First Time Homebuyers, rather than alternative programs sponsored by the Massachusetts Housing Finance Agency. As such, the developer, working closely with the Roxbury Homebuyer Service of the Roxbury Multi-Service Center, and the Dacia Block Project Review Committee will target the marketing of these units to those long time residents of the neighborhood who, but for the participation of this housing program, would otherwise be unable to afford home ownership.

DACIA GROUP LIMITED PARTNERSHIP
6 BEACON STREET, SUITE 300
BOSTON, MA 02108
(617) 227-7118

August 5, 1988

Shay Allen, Project Manager
Public Facilities
15 Beacon Street, 9th Floor
Boston, MA. 02108

Re: Affirmative Marketing Plan

Dear Madam:

I am writing in response to your request for information concerning the Affirmative Marketing Plan for the Dacia Residences at Beauford Green.

At the present time we are formulating the plan. However, the essential elements of the plan are as follows;

1. Advertisement of the Availability of Units.

We will cause notice of the availability of the units to be published in area newspapers, newsletters, and leaflets which we intend to deliver door to door. We will also place advertisements on local radio stations such as W.I.L.D.

All advertisements will be in English and Spanish. Each advertisement will provide information relative to the purchase price, income eligibility, and the location of the units.

2. Lottery

We propose to hold an open lottery for the units. A lottery will be held for each of the following categories:

1. 4 units at \$52,000.00 per unit, \$17,181.00-22,150.00 income
2. 3 units at \$68,000.00 per unit, \$21,972.00-\$32,400.00 income
3. 8 units at \$85,000.00 per unit, \$27,063.00-\$32,400.00 income
4. 9 units at \$90,000.00 per unit, \$28,650.00-\$32,400.00.

page 2 of 2

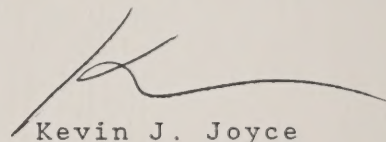
We will make every effort to encourage participation from those individuals in the \$21,000.00 income category and we expect that a neighborhood committee will participate in the actual drawing.

Additionally we intend to ask that local ministers announce the availability of the units and distribute informational brochures to members of their congregation.

When the plan is in draft I will forward a copy for review and comment by your staff.

Thank you for your attention to this matter

Sincerely,

A handwritten signature in black ink, appearing to be 'Kevin J. Joyce', with a long horizontal flourish extending to the right.

Kevin J. Joyce

KJJ/mpr

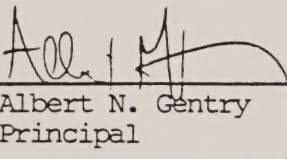
H. NON-DISCRIMINATION STATEMENT

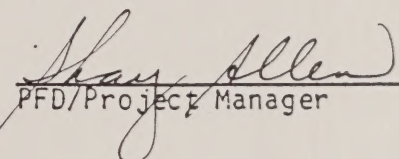
As a condition of receiving PFD-controlled funds, land, or other benefits, I, Albert N. Gentry, agree not to discriminate or permit discrimination on the basis of race, color, sex, religion, national origin, source of income, or presence of children (except in the case of an elderly project) in the lease, rental, or use and occupancy of the property located at Dacia Block, Roxbury, MA 02119.

Furthermore, I agree to comply with the attached Affirmative Marketing Plan and to maintain a record of all newspaper ads, outreach letters, translations, and leaflets. These will be available for review by PFD upon request.

I understand that I shall be able to proceed with completion of my project if I have taken every step outlined in the City-approved Affirmative Marketing Plan. Compliance shall be determined by the Boston Fair Housing Commission (BFHC). If I have not adequately complied with the City-approved plan, I shall be required to conduct additional outreach and/or I may be denied an occupancy permit for my project.

OWNER


Albert N. Gentry
Principal


PFD/Project Manager

Dacia Group Housing
Limited Partnership

BFHC Monitor

Date

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
ARSON COMMISSION
INFORMATION REQUEST

Date submitted to Arson Commission

PFD Deputy Director/staff person making request Pat McGuigan/ Shay Allen

PROPERTY INFORMATION

Property Address:

please see attached
copy

Section of City:

Ward/Parcel Numbers:

Present Property Owner Name:

Tentative designation/new owner: Frontier Enterprises and Future Development Co. Inc.
President Joseph Smith
20 Park Plaza Suite 424
Boston, MA 02116

Approval Deputy

President Albert Bentley
31 Delandale
Mattapan, MA 02126

Director/Development:

ARSON COMMISSION INFORMATION

Date Request Received:

Information Supplied By:

M. Moore

Date Request Returned:

March 21, 1988

Has the subject property owner or the tentative designee/new owner ever been convicted of an arson related crime _____

Is the subject property owner or tentative designee/new owner currently under investigation by the Arson Squad? _____

Comments The BAPC has no information relating this applicant to any fires.

Please return this completed form to Pat McGuigan, Deputy Director,
Development Division, PFD, 15 Beacon Street Boston, MA. 02108. Attention:
Janice Thomson. Thank you.
1180D/PM/jt

1189D/PM/jt

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. Ward Lane

PROPERTY INFORMATION

Property Address:

161-163-165 Delhi St

Section of City:

MATTAPAN, MA

Ward/Parcel Numbers:

Landlord Name:

Landlord Address

(Section of City & Zip)

Approval Deputy

Director/Development:

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER Moolzelewski/Jack H.

Date Request Returned:

3/21/88

Property Registered:

Yes ☒

(see rent roll Page 2)

No ☐

If Registered:

1. Property Exempt?

Yes ☐

No ☒

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

Total of 9 units/3 building

A. Number of Units Rent Controlled:

0 units

B. Number of Units vacancy decontrolled:

9 units

(See over for page 2)

Rent Equity Board Status Request
Development Division
page 2

Property Address: _____
Ward/Parcel Number: _____

UNIT #	CONTROLLED (X indicates Yes)	DECONTROLLED (X Indicates Yes)
161 1	_____	☒ _____
2	_____	☒ _____
3	_____	☒ _____
163 1	_____	☒ _____
2	_____	☒ _____
3	_____	☒ _____
165 1	_____	☒ _____
2	_____	☒ _____
3	_____	☒ _____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Please return this completed form to Pat McGuigan, Deputy Director,
Development Division, PFD, 15 Beacon Street, Boston, MA. 02108. Attention:
Janice Thomson. Thank You

1186D/PM/jt

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. Van Zandt

PROPERTY INFORMATION

Property Address:

120-150 ORLEANS ST

Section of City:

EAST Boston, MA

Ward/Parcel Numbers:

Landlord Name:

Landlord Address:

(Section of City & Zip)

Approval Deputy

Director/Development:

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER Moczulski / Jack Hn.

Date Request Returned:

3/21/88

Property Registered:

Yes ☒

(see rent roll Page 2)

No ☐

If Registered:

1. Property Exempt?

Yes _____

No _____

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

A. Number of Units Rent Controlled:

B. Number of Units vacancy decontrolled:

(See over for page 2)

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. Ward Lane

PROPERTY INFORMATION

Property Address:

365 Hyde Park Ave.

Section of City:

Hyde Park, MA

Ward/Parcel Numbers:

Landlord Name:

Landlord Address

(Section of City & Zip)

Approval Deputy

Director/Development:

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER Mozdelewski/Jack Hall

Date Request Returned:

3/21/88

Property Registered:

Yes ☒

(see rent roll Page 2)

No ☐

If Registered:

1. Property Exempt?

Yes ☐

No ☐

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

A. Number of Units Rent Controlled:

B. Number of Units vacancy decontrolled:

(See over for page 2)

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. Ward Zand

PROPERTY INFORMATION

Property Address:

99 Gove St

Section of City:

EAST Boston, MA

Ward/Parcel Numbers:

Landlord Name:

Landlord Address

(Section of City & Zip)

Approval Deputy

Director/Development:

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER Mozdelewski/Shuk Hui

Date Request Returned:

3/21/88

Property Registered:

Yes ☒

(see rent roll Page 2)

No ☐

If Registered:

1. Property Exempt?

Yes

No

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

A. Number of Units Rent Controlled:

B. Number of Units vacancy decontrolled:

(See over for page 2)

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. VARI ZANI

PROPERTY INFORMATION

Property Address:

45 Wellington Hill
Ave. MATTAPOI, MA

Section of City:

Ward/Parcel Numbers:

Landlord Name:

Landlord Address

(Section of City & Zip)

Approval Deputy

Director/Development:

Paul J. Murphy

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER Modzelewski/Jack Hall

Date Request Returned:

3/21/88

Property Registered:

Yes ☒ (see rent roll Page 2)

No

If Registered:

1. Property Exempt?

Yes _____ No _____

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

A. Number of Units Rent Controlled:

B. Number of Units vacancy decontrolled:

(See over for page 2)

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. Van Zandt

PROPERTY INFORMATION

Property Address:

35 Orlando St.

Section of City:

Mattapan, MA

Ward/Parcel Numbers:

18/2205

Landlord Name:

Landlord Address

(Section of City & Zip)

Approval Deputy

Director/Development:

Paul Miller

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER Modzelewski/Jack H.

Date Request Returned:

3/21/88

Property Registered:

Yes X (see rent roll Page 2)

No _____

If Registered:

1. Property Exempt?

Yes _____ No _____

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

A. Number of Units Rent Controlled:

B. Number of Units vacancy decontrolled:

(See over for page 2)

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. Van Zandt

PROPERTY INFORMATION

Property Address:

12-14 Lyndhurst St

Section of City:

DORCHESTER, MA

Ward/Parcel Numbers:

Landlord Name:

Landlord Address

(Section of City & Zip)

Approval Deputy

Director/Development:

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER Modzelewski/JACK

Date Request Returned:

3/21/88

Property Registered:

Yes ☒

(see rent roll Page 2)

No ☐

If Registered:

1. Property Exempt?

Yes ☐

No ☐

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

A. Number of Units Rent Controlled:

B. Number of Units vacancy decontrolled:

(See over for page 2)

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. Ward Land

PROPERTY INFORMATION

Property Address:

376 DORCHESTER ST

Section of City:

South Boston

Ward/Parcel Numbers:

Landlord Name:

Landlord Address

(Section of City & Zip)

Approval Deputy

Director/Development:

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER Modzelewski (Tack)

Date Request Returned:

3/21/88

Property Registered:

Yes ☒

(see rent roll Page 2)

No ☒

If Registered:

1. Property Exempt?

Yes

No

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

A. Number of Units Rent Controlled:

B. Number of Units vacancy decontrolled:

(See over for page 2)

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. Ward Zand

PROPERTY INFORMATION

Property Address:

100 First Ave

Section of City:

Charlestown

Ward/Parcel Numbers:

Landlord Name:

Landlord Address

(Section of City & Zip)

Approval Deputy

Director/Development:

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER Modzelewski/Jack H.

Date Request Returned:

3/21/88

Property Registered:

Yes ☒

(see rent roll Page 2)

No ☐

If Registered:

1. Property Exempt?

Yes

No

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

A. Number of Units Rent Controlled:

B. Number of Units vacancy decontrolled:

(See over for page 2)

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. Ward Lane

PROPERTY INFORMATION

Property Address:

161-163-165 Delhi St

Section of City:

MATTAPAN, MA

Ward/Parcel Numbers:

Landlord Name:

Landlord Address

(Section of City & Zip)

Approval Deputy

Director/Development:

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER MROZELEWSKI/JACK HAN

Date Request Returned:

3/21/88

Property Registered:

Yes ☒

(see rent roll Page 2)

No ☐

If Registered:

1. Property Exempt?

Yes ☐

No ☒

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

Total of 9 units/3 buildings

A. Number of Units Rent Controlled:

0 units

B. Number of Units vacancy decontrolled:

9 units

(See over for page 2)

PUBLIC FACILITIES DEPARTMENT
DEVELOPMENT DIVISION
RENT EQUITY BOARD STATUS REQUEST
PFD INFORMATION REQUEST

Date submitted to Rent Equity:

12/8/87

PFD Deputy Director/staff person making request

Pat McGuigan/J. Van Zandt

PROPERTY INFORMATION

Property Address:

357 EAST EIGHT ST.

Section of City:

SOUTH BOSTON, MA

Ward/Parcel Numbers:

Landlord Name:

Landlord Address

(Section of City & Zip)

Approval Deputy

Director/Development:

RENT EQUITY BOARD INFORMATION

Date request Received:

3/18/88

Information Supplied by:

PETER Modzelewski / Tack Hall

Date Request Returned:

3/21/88

Property Registered:

Yes ☒

(see rent roll Page 2)

No ☒

If Registered:

1. Property Exempt?

Yes

No

A. Reason for Exemption Ruling:

B. Date of Exemption Ruling:

2. Number of Units registered: (If not exempt)

A. Number of Units Rent Controlled:

B. Number of Units vacancy decontrolled:

(See over for page 2)



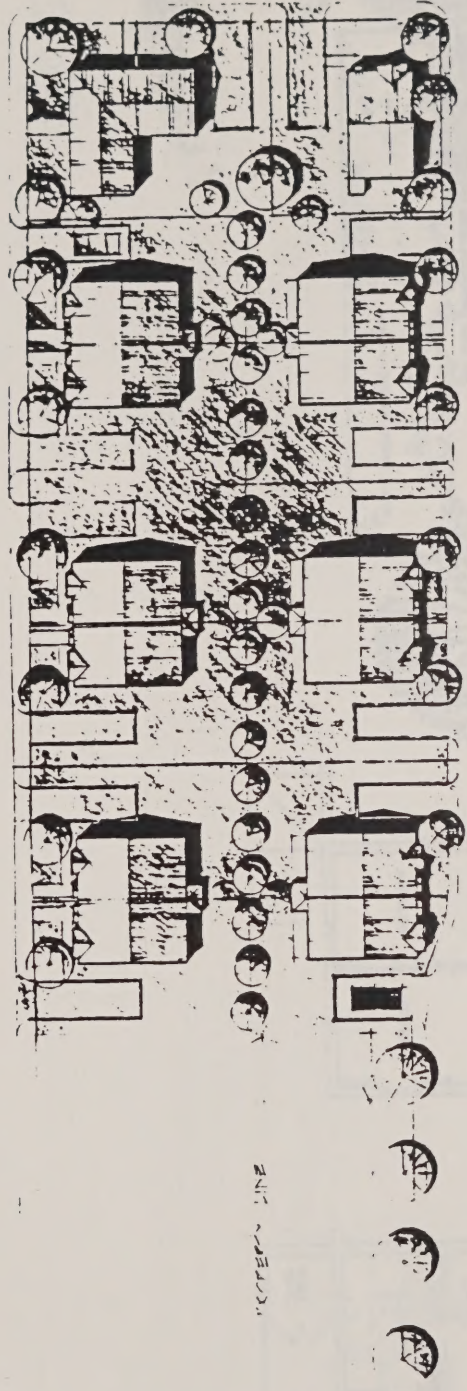
Subject

DIRECTIONS TO SITE

From Blue Hill, Avenue turn at Woodcliff Street;
drive one block to Dacia Street and you are at the site.

The site is just north of the Quincey and Blue Hill
Avenue intersection.

WOODCLIFF STREET

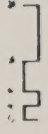


NEW STREET

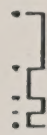
DACIA STREET

HOWARD AVENUE

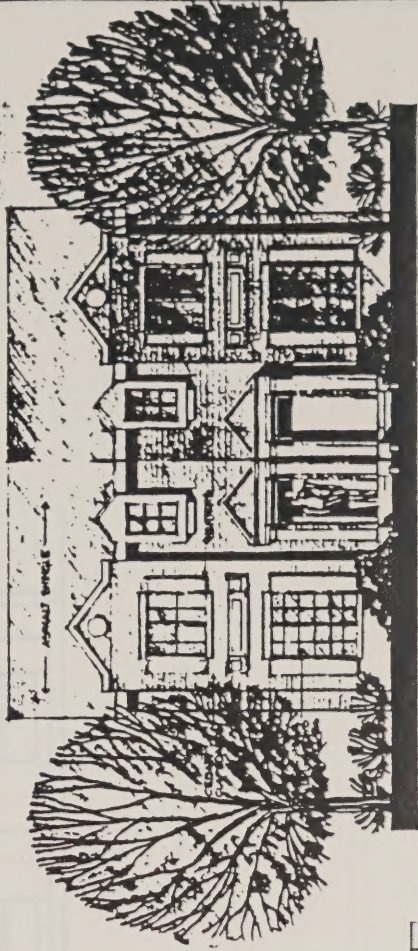
DEWEY STREET



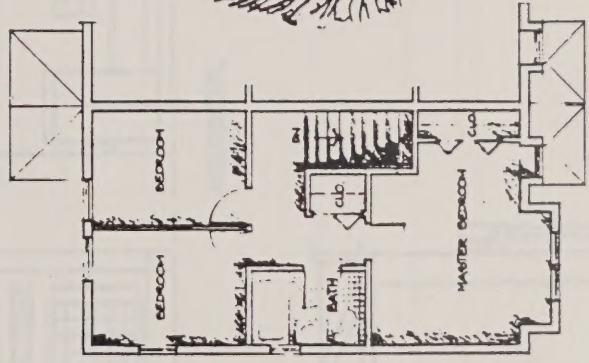
Project Name	DAKIA BLOCK
Project No.	PORTER, INC.
Scale	1/4" = 1'-0"
Sheet No.	1
Drawing Number	
Client Name	SITE PLAN
Client Address	
Client Phone	
Client Fax	
Client Email	
Client Website	
Client Logo	
Client Signature	
Client Date	
Client Title	
Client Address	
Client Phone	
Client Fax	
Client Email	
Client Website	
Client Logo	
Client Signature	
Client Date	
Client Title	



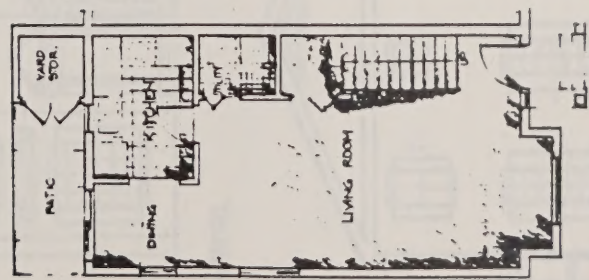
FRONT ELEVATION

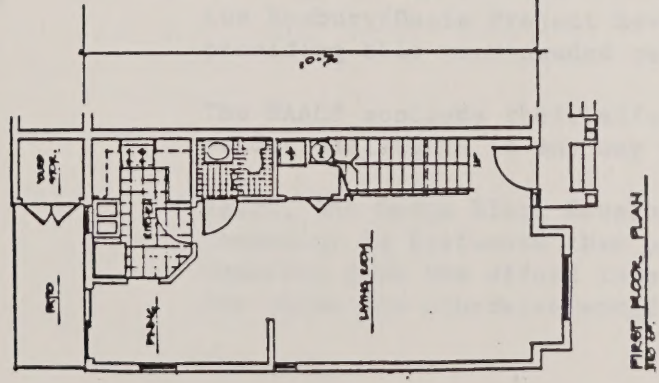
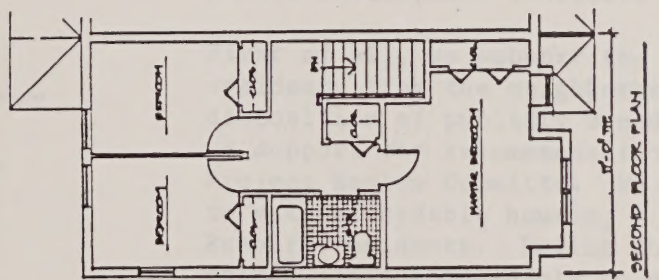
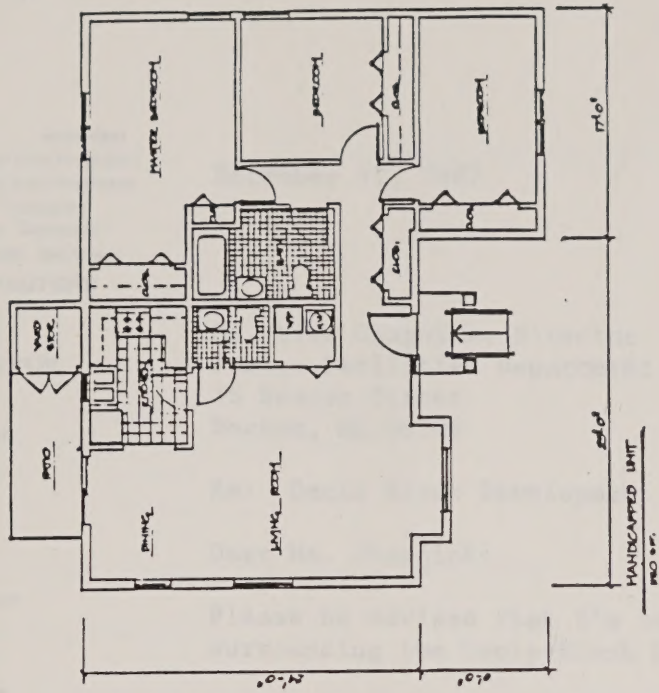


SECOND FLOOR PLAN



FIRST FLOOR PLAN







NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE

451 Massachusetts Avenue

Boston, Massachusetts 02118

267-1058

OFFICERS

Carl Haith III, *President*
Joyce Burwell, *2nd Vice President*
Elaine Turner, *3rd Vice President*
William Jackson, *Treasurer*
Barbara Perryman, *Secretary*
Elxie Overbea, *Asst. Secretary*

BOARD OF DIRECTORS

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Abraham Madrey
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Marilyn Carrington
John L. Christian
Mattie DeLoach
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Elwood McKenney
Diane Wilkerson
Edward Brooks
Alice Owens
Harold Vaughan
Melody Lothes
Larry Howard
Boyce Slayman

December 17, 1987

Ms. Lisa Chapnick, Director
Public Facilities Department
15 Beacon Street
Boston, MA 02108

Re: Dacia Block Development

Dear Ms. Chapnick:

Please be advised that I'm fully aware of the activities surrounding the Dacia Block Development.

We understand that the Roxbury/Dacia Project Review Committee's recommendation seeks to grant Dacia Block Limited A/K/A Future Development tentative designation.

First of all, we support the community process, enabling residents from the neighborhoods to participate in the disposition of publicly owned real estate. Secondly, we support the recommendation made by the Roxbury/Dacia Project Review Committee. We are impressed with their efforts to make affordable housing a reality for many of the life long Roxbury residents. During this period of escalating property values, it's commendable to see the efforts of those members of the Roxbury/Dacia Project Review Committee committed in providing this much needed resource to our community.

The NAACP applauds their efforts and can be relied upon to render assistance in any way possible.

Again, the Dacia Block Development is a vital project and the community is fortunate that people like the Project Review Committee puts the effort into making home ownership possible for those who otherwise would not be able to afford it.

Sincerely,

Carl Haith III, President
Boston branch NAACP

ROXBURY/DACIA PROJECT REVIEW COMMITTEE

December 16, 1987

Ms. Lisa Chapnick, Director
Public Facilities Department
15 Beacon Street
Boston, MA 02108

Re: Tentative Designation of Developer

Dear Ms. Chapnick:

We, the members of the Dacia Project Review Committee, fully recommend that Dacia Group Housing Limited Partnership (better known as Future Development) be given tentative designation.

There were numerous discussions on issues, such as affordability, site design, costs and reinvestment. While there were concerns regarding these issues, we strongly believe Dacia Limited submitted a proposal better suited to the needs of the community residents.

While there still remains some issues to be addressed, the Dacia Limited Group has agreed verbally these concerns could be achieved with the PRC once tentative designation has occurred.

In-order for the Project Review Committee to continue exploring further development discussion with Dacia Limited, we strongly recommend that tentative designation be granted to Dacia Group Housing Limited Partnership.

The Roxbury/Dacia Project Review Committee would like to thank those staff persons from the Public Facilities Department who give of themselves in the highest professional manner.

Submitted by the Roxbury/Dacia Project Review Committee.

Two: Dora Group Limited Partnership

Dudrie Funches 47 Woodcliff St Dor. Ma. 02135
Mary Funches 47 Woodcliff St Dor. Ma. 02125
Sheila K. CEASAR 43 Woodcliff St Dor, MA 02125
Albert Caesar Jr 73 Woodcliff St Dor. Ma 02125
Jennell Funches 47 Woodcliff St Dorchester - Ma. 02125
Yvette Funches 45 Woodcliff St Dorchester, Ma 02125
Tyasha Funches 47 Woodcliff St. Dorchester, Ma. 02125
Theresa J. Ware 43 Woodcliff St, Dor. MA 02125
Frederic Adams SR 43 Woodcliff St Dor, MA, 02125
Clarence L. Ware 43 Woodcliff St. Dor. MA. 02125

~~THESE ARE~~ RESIDENTS ARE ABUTTERS

Sannie Anne 137 Howard Ave. Dorchester. MA 02125
Cynthia Bradford 137 Howard Ave Dor. Ma. 02125
Fill & Johnnie Ware 145 Howard Ave Dor. mas 02125
Aunnie L. Barnett 145 Howard Ave. Apt (2) 02125
Waymona Smith 147 HOWARD AV APT 1 Dor 02125
George GARNER 147 HOWARD AV APT 1 Dor 02125
MAZZARINE GARNER 147 HOWARD AV APT 1 Dor 02125
Andres Amaro 45 Brookford
Mr & Mrs. A. Atkins 130 Howard Ave. Dor. MA 02125
William Smith LIC BROOKFORD
Alfred & Iles Carroll 33 Lummington St Dor 02125
Laurie Lanna 25 Leyland St. Dor 02125
Dawn Quatte 141 Howard Ave. Dor 02125

Table M. Shaddock ~~27~~

Carmen Huentos

21 Inglestide St Dor. mass 02125

Clinton W. Jones 15 Inglestide St Dor 02125

Fredrick Williams

Zoray D. Bly 25 Brook Ford St. 02115

Brenda Williams 25 Brook Ford St 02115

Elaine Sisson 3 Woodville St Rerbury 02119

Maria Tardora 28 Dewey St Dorchester 02125

Michelle Daley 116 Howard Ave Dor 02125

Margie Washington 154 Howard Ave. 02125

Harry B O'Brien 244 Blue Hill Ave Dor 02119

Sophia Swafford 244 Blue Hill Ave 02119

Aime Vuile 240 Blue Hill Ave

Michael Roberts 36 Brookford St. 02125

Mary Tricchione 37 Dacia

Rhonda Hamilton 180 Howard Ave apt 1 02125

Barker Thomas 40 Dacia St Dor. 02125

John Cruz 38 Dacia St Dor, 02125

Antonia Cruz 38 Dacia St Dor, 02125

Les Gungard 116 Quincy St Dor 02125

Earl P. Parnaske 16 Dacia St Dor

Samuel Gilbert 31 Dacia St Dor.

Dec 02/25

Mrs Jm. Darseau 152 Howard Ave
Beretta Dillworth 154 Howard Ave.
Beretta Webb 34 Balfour ST
M. re Bellard 154 Howard Ave.
Jimmie L. Ammons 154 Howard Ave.
Johnnie M. Stuckey 141 Howard Ave.
Patricia Tench 141 Howard Ave.
Andrew Meddellor 141 Howard Ave.

Development group chosen for Roxbury housing project

By Peggy Hernandez
Globe Staff

A group composed primarily of black developers yesterday was chosen to build housing for low- and moderate-income families on 24 vacant lots in Roxbury — a designation championed by the community and made after the most extensive scrutiny of any city development project in the area, project officials and community leaders said yesterday.

After more than a year of meetings, the Public Facilities Commission voted to designate Dacia Group Housing Limited Partnership as developer for the \$2.9 million project. The housing will be built in an area bounded by Woodcliff Street, Howard Avenue and Dacia. Dewey and Glenbrook streets. The Dacia group, which will build town houses with prices ranging from \$54,000 to \$98,000, is the first joint venture of Frontier Enterprises and Future Development Inc., two Boston-based companies.

The project has "overwhelming support of the community," according to Joyce Stanley, a Dacia project manager. She said that the Dacia group originally had proposed that all units be sold for \$98,000 but that some prices were lowered after meetings with the Roxbury Neighborhood Council.

The Future Development group is headed by Albert N. Gentry; Frontier Enterprises is headed by former state Sen. Joseph Timilty.

The Dacia plan was selected by a 26-member committee from among five proposals, including one by Nuestra Comunidad and Local 26 of the Hotel, Restaurant Employees and Bartenders Union.

Thomas Nesbitt, a member of the review committee who lives four blocks from the Dacia site, said the committee did not believe Nuestra Comunidad would be able to build the houses in a timely manner.

Nesbitt said community members were involved in the process because they feared that the area

would become like the South End, with skyrocketing property values. "This was important because, in the past, as in the South End, developers came in and the community didn't get out and govern what was going on," he said. "Now look at the South End. You can't even buy a one-bedroom condo for under \$130,000."

The Dacia group, using private financing, plans to build 29 three-bedroom town houses, including two one-story units for the handicapped. The housing will be architecturally compatible with the Victorian features of homes in the area.

"Being born and raised in Roxbury, it does me proud to see black folks developing Roxbury," said Joseph Delgado, a member of the Public Facilities Commission that approved the recommendation for the Dacia group.

City Council President Bruce C. Bolling, who attended yesterday's commission meeting, added, "This is a testament that the city is going to commit itself to an open process."

The Public Facilities Commission yesterday also approved two requests to transfer public land to residential abutters. One lot was on Geneva Avenue and another on Erie Street, both in Dorchester. The transfer is part of a city program to sell about 150 lots at low cost in exchange for promises from the abutters that they will keep up the property.

The commission also transferred vacant property in Dorchester to two developers, T. Owen Trainer Associates Inc. and Boston Modular Homes Inc., which plan to build housing affordable for low- and moderate-income families.

Trainer plans to build three-bedroom units on parcels on Hancock, Quincy and Barry streets, with each unit selling for about \$85,000. Boston Modular Homes plans to build three-bedroom units on Callender and Floyd streets to sell for \$82,000 each.

bannet

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Edelin is considered
for top health post

Gus Martins

Dr. Kenneth C. Edelin, mentioned as a possible successor to the outgoing health and hospitals commissioner, said he would accept the position only if it allowed him to continue serving his constituency of poor women, children and minorities.



Dr. Kenneth Edelin of Boston City Hospital. (Don West photo)

fluency of poor women, children and minorities.

Edelin, the director of Obstetrics and Gynecology at Boston City Hospital, believes he could run the department efficiently and said the only stumbling block would be whether political impediments would encumber his performance.

"Boston is a city that has some unique problems... But it also has the built-in structures to deal with

"I think that because of the unique nature of patients served in particular, whoever is chosen will have to have a particular sensitivity..."

—Dr. Kenneth Edelin

Protest for
children of
apartheid

Hambuli Sithira

Six-week-old Aaron Carterfield and 14-month-old Valerie Glad may not be very knowledgeable about South Africa, but their presence at a Boston Common rally protesting the apartheid nation's imprisonment and torture of children was a powerful statement.

The two children, nestling close to their parents' bosoms as the adults marched in a circle, were among about 50 youngsters and 70 adults who participated in the Christmas Eve demonstration protesting the killing, jailing and maiming of children in South Africa.

Organized by Boston children continued to page 12

the problems," said Edelin, one of the nation's best-known black medical professionals.

"The Department of Health and Hospitals has all the ingredients to be a great facility for the city of Boston."

But, in order to reach that status, continued to page 14

Inside

- Roxbury YMCA's new director p. 2
- Teenage cartoonist p. 7
- Coming Attraction releases record p. 11
- "Bob the Chef" dies p. 15



Dr. Dibinga Wa Salih, a native of Zaire, makes a dramatic point during a storytelling session at a Kwanzaa celebration hosted by the Nation of Islam at Muhammad's Mosque

No. 11. The event was part of a city-wide observance of the Afro-American cultural holiday beginning Dec. 25 and ending on Jan. 1. (Don West photo)

Disc jockey remains on air
despite Jesse Jackson slur

Gus Martins

Despite calls for his dismissal, no job action will be taken against a WBCN-FM radio disc jockey who two weeks ago questioned the presidential qualifications of Gary Hart and the Rev. Jesse Jackson, saying the two should unite on one ticket as "Bimbo and Sambo."

apologized profusely on the air," Oedipus said. "He made an error, a very serious and grave error and he apologized."

"He apologized for the comment that was not indicative of the station... and, I think, was not even indicative of him," Oedipus added.

Shelton's remark came during a daily transition segment between

radio stations in the city tied with KISS 108.

Shelton's comment elicited strong condemnation from City Council President Bruce C. Bolling, who said he was outraged and could not believe that Shelton was not dismissed.

"To make a reference to a viable legitimate presidential candidate as 'Sambo' is absolutely outrageous," Bolling was quoted as saying.

"The disc jockey showed a significant lack of sensitivity over what was clearly a racist remark. As far as I'm concerned, he should be terminated. I don't see how anyone can use that terminology and say it's an acceptable joke," said Bolling, who is a firm Jackson supporter.

Janice Prior, a Jackson campaign volunteer, said that language should be used as a measure of respect and that Jackson clearly was not shown any by Shelton.

"The truth is that people are far too smart and sensitized to claim ignorance when name calling," Prior continued to page 16

"He was reprimanded and he apologized profusely on the air. He made an error, a very serious and grave error and he apologized."

—WBCN's Oedipus

The station's program director, Oedipus, said that he and others at the station were immediately incensed over the racial slur they say was made in jest by disc jockey Ken Shelton.

"He was reprimanded and he

his shift and that of morning disc jockey Charles Laquidara.

The segue allows for ad-libbing between the disc jockeys, who usually provide humorous commentary on current events and other topics.

WBCN, which does not currently have a black disc jockey in its employ, is one of the two top-rated

Dacia Block slated
for townhouse units

Brian O'Connor

A development group with 50 percent minority participation has won the rights to develop the first city-owned land parcel in Roxbury to be disposed of through a new neighborhood review process.

The Dacia Group Housing Limited Partnership, composed of three black developers teamed with former state Sen. Joseph Timilty, was designated to construct 29 three-bedroom townhouses on a group of vacant lots known as the Dacia Block.

The Public Facilities Department chose the winning proposal over one submitted by Local 26 of the

Hotel Workers Union.

The choice of finalists, narrowed down from five original submissions, was based on recommendations from an elected Project Review Committee composed of neighborhood residents and the Roxbury Neighborhood Council.

Both the PRC and the council expressed preference for the Dacia Group in the final round, with a number of community leaders, including City Council President Bruce C. Bolling, the Rev. Joseph E. Washington and Minister Don Muhammad, adding their support.

Albert N. Gentry, managing partner for the development team, said

continued to page 7



Developers David Lopez, Chamecay Mayfield and Al Gentry, members of a development team with 50 percent minority participation, stand before a Roxbury parcel they

will develop. The Dacia Group Housing Limited Partnership will construct 29 three-bedroom townhouses on the vacant Dacia Mill Avenue lot. (Don West photo)

Teenage cartoonist sets sights on artistic career

Wendell Gilman

Aspiring cartoonist Billy Brooks has been drawing pictures all his life.

"I remember drawing at home when I was very little, and at school drew lots of pictures for my friends," says the 16-year-old Brookline High School sophomore.

His room is both an artist's studio and a bedroom, with signs of his talent everywhere.

There's the mural on one wall, for instance, showing a graffiti artist at work somewhere in New York City.

"It's graffiti on graffiti," Brooks says softly.

Pictures of cars adorn his walls, but they're not your regular autos. They are specially conceived and designed vehicles, in Brooks' mind, and by his hand.

"I'm in love with cars," the 10th grader says, and the spark in his eyes says it all. "I like fast sports cars, and I like to design them."

On his table are sketches of about 30 of his car creations, with

names as varied as the designs themselves.

La-Champ GT reminds one of a Porsche, which Brooks says he would like to have someday, and Lamborghini Trans-X might be what sports car lovers will be going for in the 21st century.

a scholarship for training in cartoon drawing, something he'd like to do. "I don't know if cartoons are that noticeable. I'm not sure if the school pays that much attention to cartoons," the multi-talented youth says.

Despite the uncertainties, Brooks

"It's just like brushing my teeth. All I need is to have something on my mind, and then I just draw it."

—Billy Brooks

But Brooks creates more than cars.

His cartoons, on subjects as varied as science fiction to the mugging of Santa Claus, indicate the versatility of the young artist, who has never had any real formal training in drawing.

"I took a drawing class last year and I might take another next year," he says, adding that he is not very sure about how to go about seeking

a serious-minded young man with ambition to become a recognized artist.

He says he would like to pursue his interests in cartoon drawing, but that he will most likely pursue a career as a designer or architect. "I'd like to make money doing something I like," he says.

According to Brooks, his mother, who has always encouraged his drawing, would like him to pursue his artistic interests.

A former MBTA bus and trolley driver, now out of work due to injury, his mother has artistic abilities of her own.

She plays the piano, which has a prominent place in the living room, and brings an unmistakable sense of artistic design in the spotless apartment decorated with flowers and pictures of family members on the walls and living room bureau.

Brooks, the youngest of four children, lives in the Brookline apartment with his mother and sister, a Northeastern University student who is also in the army. His older brother and sister are grown, and live away from home.

Like many teenagers, Brooks is



Cartoonist Billy Brooks, samples of his creations hanging on the wall behind him, works on a sketch in his Brookline home. (Don West photo)

interested in music, sports and dating.

He has a girlfriend, Sarah, a fellow Brookline High School student, whom he loves to draw pictures for, and he loves Kool and the Gang, Sheila E, and Cameo.

He plays lacrosse, basketball, and loves to swim. Next year he might play on his high school's lacrosse team.

The young artist works in a Brookline drugstore 20 hours a week as a register and stock clerk. But this, as well as school requirements, do not interfere with his drawing.

"It's just like brushing my teeth,"

he says of his artistic ability. "All I need is to have something on my mind, and then I just draw it."

It took him about half-an-hour to draw each of the complex-looking cars, and about an hour-and-a-half to draw the intricate mural on the wall.

As for the drawings of Spiderman in all poses, walking, crouching, or running, it took "Oh, about 20 minutes to half-an-hour," the handsome young artist simply says.

Always be just. Maintain steady wisdom and a stable mind. Have no cares or conflicts. Quiet your mind, leave the world to its fate. Immerse yourself in God. Never become attached to the world.

—Suzuki Mukamanda

• Dacia

(continued from page 1)

their \$2.9 million project proposal went out because of extensive community and political legwork.

"Once you've got your political program, together, things seem to go smooth," said the 31-year-old Harvard Business School graduate.

"We wouldn't have been there if the community didn't support us."

Gentry is an equal partner in the Future Group with Harvard Business School colleague Chauncey C. Mayfield and David P. Lopes, a scion of the New Bedford-based William Lopes construction family.

The Dacia Block proposal was the Future Group's first venture with Timilty's development company, Frontier Enterprises.

Prices of the two-story homes on the lots located just east of Blue Hill Avenue and north of Quincy Street will range from \$52,000 to \$98,000, said Gentry.

Low-interest mortgages for seven of the units will be available through the state's Homeownership Opportunities Program, which offers loans ranging from 5.5 percent to 8.5 percent to eligible first-time homebuyers.

(continued on page 14)

NEW Spanish Program in Roxbury with Campaign for Change

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For more information call: CAMPAIGN FOR CHANGE 445-5499

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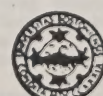
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Mosque hosts first day of Kwanzaa celebration

Kim Rogers

The drums beat fiercely, the dancers moved passionately and the spirit of the first day of Kwanzaa, Umoja (Unity), hosted by the Nation of Islam at Muhammad's Mosque No. 11 last Saturday lured the crowd into spiritual union.

They came dressed in dashikis, African carfans and head wraps, dungarees, and casual wear but the goal was clear — unity, people coming together.

Kwanzaa, an Afro-American holiday, celebrates the cultural heritage of black Americans for seven days beginning Dec. 26 through Jan. 1. Founded in 1966 by Dr. Maulana Karenga, author and director of the Pan Africanist studies in Los Angeles, the Kwanzaa celebration is derived from the Swahili word meaning "first fruits."

A native of the Republic of Zaire, Dr. Dibaba Wa Saib, a former philosophy and political economy professor at Boston College and Bentley College, and special guest of the Kwanzaa event, spoke on the true meaning of Kwanzaa, saying it was intended "not as a Christmas but as a cultural process by which an oppressed race, a people from four centuries trying to find a place

on this earth" come together.

"Kwanzaa is an evolutionary process."

As the seven candles were lit one by one symbolizing the Nguzo Saba or the seven principles of Kwanzaa, each principle was said out loud after which everyone shouted "Harambee," which means "Let's pull it together."

Then Dibaba said "Habari Gani?"

And the crowd responded "Umoja." "Habari Gani," he repeated.

"Umoja" again was the response — an exchange meaning, "What's the word?" "Unity."

The evening was filled with recitations of poetry and storytelling so vivid it provoked uncontrollable giggles from children as they sat in a semi-circle up front, eyes glowing with anticipation for Dibaba's next move.

Dibaba, who is presently doing research on the first settlers of the Nile Delta, later confessed, "There is something between myself and the children."

The exotic African dance movements of the Unity Dance Company headed by Akila Stanley and the drumming sensation of Jah Amen Mobley and Fatoulat Coleman had both child and adult alike riveted with hypnotic energy, providing

glimpses of their cultural past.

Minister Don Muhammad, speaking to the more than 125 people gathered for the Kwanzaa event, reminded black people that "to know our past is to know our future. The culture we came from is so glorious that once we know our past we will never be lost. That's why our history has to be brought back to us so we can prepare for the future."

Chanting, clapping, even shouting at times to the power of togetherness, the Kwanzaa crowd even included a local rap group, Microphone Thunder, finding its niche in the celebration as it rapped to the accompaniment of the human beatbox sound.

"What does this have to do with our culture?" asked mistress of ceremonies Sister Shirley Muhammad. "This is part of our culture."

Dibaba defined the black community using three characteristics: mutual, inclusive and accepting.

"Our community is an accepting community. You accept those who are not accepted once you become a part of this community. I am because we are," he said.

"All I'm saying is, it's about time for us to be together or we are going to die like fools."



Dr. Dibaba Wa Saib helps a youngster light a candle during a Kwanzaa celebration at Muhammad's Mosque No. 11 last Saturday. (Don West Photo)

• Edelin

continued from page 1

Edelin believes a national search must take place to bring in the best-qualified professional for the position being vacated by present Commissioner Lewis W. Pollack.

"The people of Boston deserve a major and national search," he said. "Boston is a world-class city and therefore a national search must take place."

While no formal search committee has been formed, Edelin's name has been the first bandied around to replace Pollack, whose resignation becomes effective in February.

Pollack, who has served as commissioner for the last five years, is resigning after a successful half-decade as commissioner, according to health and hospitals spokeswoman Pamela Smith.

"He felt he accomplished a lot of what he intended and now it's time for a change," Smith said.

The department, which operates on a \$157 million budget and employs 4,000 workers, funds the operations of BCH, Long Island and Mattapan Hospitals and the city's Emergency Medical Services.

Twenty-five neighborhood health centers from across the city are also run under the direct funding and administration of the Health and Hospitals Department headquartered in the South End.

Edelin has been in Boston since the early 1970s, weathering the bad times of a manslaughter conviction in connection with a legal abortion he had performed. The doctor was

later acquitted by a panel of judges in the Massachusetts Court of Appeals.

Edelin, who has since emerged as one of the most important medical figures of the minority community, believes that health and hospitals is one of the most remarkable urban health infrastructures in the country.

"With its acute and chronic care facilities, its neighborhood health centers and the people who are served by it, it is one of the most

"The people of Boston deserve a major and national search."

—Dr. Kenneth Edelin

unique in the country.

"But it needs to be integrated and needs to be running efficiently and effectively," he said.

Edelin also noted that a new facility must be constructed to offer more up-to-date surroundings, calling the Harrison and Massachusetts Avenue main campus "very old, scattered and falling apart."

He said the funding for the new facility was almost approved by the state, but a closer determination of need will have to be delivered to justify the \$150 million price tag.

Edelin added that whoever inherits the commissioner's position

continued to page 15

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All ad copy is due at our office by Wednesday, January 13, 1988.

• Dacia

continued from page 7

Five of the units will be purchased by the Boston Housing Authority and rented to low-income tenants.

The 1,200-square-foot units will have side and back yards and driveways for two cars, said Gentry.

G.L. Future Construction Company, a subsidiary of the Future Group, will break ground by the summer, he added.

Financing of the project is mostly private, but a \$400,000 funding gap opened up after the Dacia Group lowered housing prices following meetings with community representatives.

Gentry said linkage funds would be sought from the Neighborhood

Housing Trust Fund to make up the gap.

After the designation by the Public Facilities Department, Domenic Bozzotto, president of the Hotel Workers Union, expressed disappointment with the decision but vowed to find other parcels on which to build affordable housing.

"Of course we were disappointed we didn't get it, but we're talking to (PFDP director) Lisa Chapnick about the process to leverage our pension fund to build housing."

"This was the first time the new designation process was tried. It was a learning process for us and we'll be much better prepared the next time we come forward."



MEMORANDUM

SEPTEMBER 15, 1988

TO: BOSTON REDEVELOPMENT AUTHORITY AND
STEPHEN COYLE, DIRECTOR

FROM: ANTHONY WILLIAMS, ASSISTANT DIRECTOR FOR
NEIGHBORHOOD HOUSING AND DEVELOPMENT
ROBERT F. McNEIL, CHIEF GENERAL COUNSEL

RE: FRANKLIN FEDERAL PARTNERS HOUSING CREATION PROPOSAL

SUMMARY: The Public Facilities Department seeks approval of two Housing Creation Proposals submitted by Franklin Federal Partners.

Franklin Federal Partners, developer of 75-101 Federal Street, has submitted two Housing Creation Proposals to support the creation of affordable housing by (1) Lorne Development Associates for the development of sixty (60) units in Dorchester, of which 65% will be affordable; and (2) The Boston Citywide Land Trust for the development of seventy (70) units of housing in Lower Roxbury, of which 73% will be affordable. A Board memorandum from Lisa Chapnick, Director of the Public Facilities Department, is attached.

It is recommended that the Housing Creation Proposals be amended to include the following provision:

The obligation of Franklin Federal Partners to pay annual DIP exactions shall be used as collateral to obtain a loan of not less than \$1,325,000 from a financial institution. Lorne Development Associates, The Boston Citywide Land Trust and PFD will work together to obtain such a loan. In the event that a loan cannot be obtained, PFD, the BRA, and the Neighborhood Housing Trust shall not be liable for the \$1,325,000 necessary to fund the gaps in the financing for the Housing Creation Projects except for any funds received from Franklin Federal Partners in accordance with their obligation under the DIP Agreement to pay twelve (12) annual payments of \$193,750.



MEMORANDUM

TO: Boston Redevelopment Authority and Stephen Coyle, Director

FROM: Lisa G. Chapnick, Director, Public Facilities Department *LC*

DATE: August 22, 1988

SUBJECT: Housing Creation Proposals Submitted by Franklin Federal Partners, Inc.

SUMMARY:

Franklin Federal Partners, developer of 75-101 Federal Street, Boston, is obligated to make twelve annual Housing Payments in the amount of \$193,750 - a total of \$2,325,000. Said developer has submitted Housing Creation Proposals that would commit \$1,325,000, the estimated present value of this obligation, to support the creation of affordable housing as follows: (1) to Lorne Development Associates in the amount of \$975,000 (present value) for the creation of a sixty (60) unit syndicated limited equity cooperative, in the Franklin Field - Blue Hill Avenue section of Dorchester, of which at least thirty-nine (39) of the units (65%) will be affordable; and (2) to Boston Citywide Land Trust in the amount of \$350,000 (present value) for the preservation and rehabilitation of seventy (70) units of housing in the Lower Roxbury neighborhood, to be converted to a limited equity cooperative, of which at least 51 units (73%) will remain affordable. Approval of the Housing Creation Proposals is requested.

On April 1, 1985, Franklin Federal Partners entered into a Development Impact Agreement (DIP Agreement) with the Boston Redevelopment Authority regarding the 75-101 Federal Street project. According to the DIP Agreement, Franklin Federal Partners may satisfy its housing linkage obligation to the City of Boston through a series of twelve (12) annual payments of \$193,750 to the Neighborhood Housing Trust (NHT), through an approved Housing Creation Proposal, or through a combination of both.

Franklin Federal Partners has submitted two Housing Creation Proposals which together will commit the \$2,325,000 due in accordance with the DIP Agreement. The contributions will be made to Lorne Development Associates and Boston Citywide Land Trust.

1. Lorne Development Associates (LDA), a partnership of the Lena Park Community Development Corporation and the Faith Pentecostal Church, proposes to construct a sixty (60) unit syndicated limited equity cooperative. The development site consists of 200,000 square feet of vacant and blighted land at Harvard Street and Franklin Hill Avenue in Dorchester and has been assembled through the efforts of the City of Boston and several nonprofit organizations. The development will provide sixty (60) family units, including twenty-seven 3-bedroom units and six 4-bedroom units; five percent (5%) of the units will be suitable for handicapped residents. Sixty-five percent (65%) of the units will be affordable, including twenty-nine (29) units which will be affordable to low income households. Long term affordability will be ensured through deed restrictions. Construction is expected to start in November, 1988.

The total development cost is estimated to be \$7,496,173. LDA is seeking financing from a variety of sources, including MHFA/SHARP, Housing Innovations Fund and CDAG; syndication proceeds also will be contributed to the project. The development is facing a shortfall of approximately \$975,000. Housing Creation funds are necessary to fill this gap in order to ensure the feasibility of this development.

2. Boston Citywide Land Trust (BCLT) proposes to acquire and rehabilitate seventy (70) units of rental housing comprising eleven (11) buildings located in the Tremont Street/Melnea Cass Boulevard area of Lower Roxbury. In collaboration with the existing tenants, BCLT intends to convert the housing into a scattered site limited equity cooperative. At least seventy-three percent (73%) of the units will be affordable; none of the existing tenants will be displaced by this project. Long term affordability will be ensured through stock restrictions and a ground lease to be held by BCLT.

The total development cost is estimated to be \$6,147,578. Funding commitments have been received from the Massachusetts Government Land Bank and the Housing Abandonment Program; PFD has committed Chapter 707 subsidies for 51 units and plans to submit an application to EOCD for Rental Development Action Loan (RDAL) funds. An application to the Housing Innovations Fund is pending and approval is expected this month. Negotiations with private lenders are under way. Nevertheless, the project is facing a shortfall of \$350,000 and Housing Creation funds are necessary in order to go forward.

On August 9, 1988 the Neighborhood Housing Trust voted to recommend approval to the Authority of Franklin Federal Partners' Housing Creation Proposals. Copies of the votes are attached.

It is therefore requested that the Housing Creation Proposal submitted by Franklin Federal Partners for Lorne Development Associates and for Boston Citywide Land Trust be approved. Further, that any funds due under the terms of the DIP Agreement by and between Franklin Federal Partners and the Authority not utilized in conjunction with the terms and conditions of the following votes will revert to the Neighborhood Housing Trust.

An appropriate vote follows:

VOTED:

That after consideration of evidence submitted at a public hearing on this date, August 11, 1988, regarding the Housing Creation Proposals submitted by Franklin Federal Partners, the Authority finds that: (1) Franklin Federal Partners is obligated to pay \$2,325,000 in twelve (12) annual payments of \$193,750 as Development Impact Project Contributions pursuant to Article 26A of the Boston Zoning Code; (2) that Franklin Federal Partners submitted two Housing Creation Proposals pursuant to Section 26A of the Boston Zoning Code; (3) that the Neighborhood Housing Trust reviewed said Proposals on August 9, 1988 and voted to recommend approval to the Authority with regard thereto; (4) that the Trust voted to authorize the Public Facilities Commission acting by its Director to accept Franklin Federal Partners' Development Impact Project Contributions on behalf of the Trust to be used for this Housing Creation Proposal, said funds to be held in escrow pending an executed Housing Creation Agreement; (5) that Lorne Development Associates is proposing to build a sixty (60) unit syndicated limited equity cooperative on a vacant and blighted site bounded by Harvard Street and Franklin Hill Avenue in Mattapan, of which, at least sixty-five percent (65%) of the units will be affordable; (6) that Boston Citywide Land Trust proposes to acquire and rehabilitate eleven building consisting of 70 rental units and to convert the housing into a scattered site limited equity cooperative, of which, at least seventy-three percent (73%) of the units will be affordable; (7) that a gap exists in the financing of each of said housing projects; (8) that but for a commitment of \$975,000 (present value) to Lorne Development Associates, and \$350,000 to Boston Citywide Land Trust, said housing would not be built and would not be affordable; and (9) that the application of DIP Contributions from Franklin Federal Partners as proposed in its Housing Creation Proposals is necessary and appropriate;

FURTHER VOTED:

That the Housing Creation Proposal submitted to the Neighborhood Housing Trust by Franklin Federal Partners on August 9, 1988 is hereby approved as submitted and with such minor modifications to the Proposal as may be necessary (Copies of the votes are attached hereto and incorporated by reference);

AND FURTHER VOTED:

That the Director be and hereby is authorized to designate the Public Facilities Commission of the City of Boston, acting by its Director, to prepare and execute all documents, including but not limited to, Housing Creation Agreements or other like agreements, as may be necessary to implement the Franklin Federal Partners' Housing Creation Proposals for the Lorne Development Associates and the Boston Citywide Land Trust, as approved and amended at this meeting, and to ensure the successful development of said projects on such terms and conditions as the Director of the Public Facilities Department may deem necessary and/or appropriate acting in place of the Authority, and to thereby exercise all powers of the Authority as set forth in the Housing Creation Regulations, as amended, duly adopted by the Authority pursuant to Articles 26 and 26A of the Boston Zoning Code.

VOTE OF THE NEIGHBORHOOD HOUSING TRUST

Approved at a Meeting of the Neighborhood Housing Trust

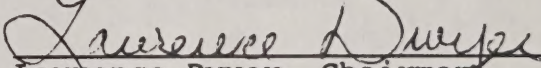
August 9, 1988

VOTED: That the Chair of the Neighborhood Housing Trust be authorized to recommend to the Boston Redevelopment Authority that the Housing Creation Proposals as submitted and generally described by Franklin Federal Partners, developer of 75-101 Federal St., on August 9, 1988, to assist in the creation housing units by: (1) Lorne Development Associates in the amount of \$975,000 (present value) for the creation of a 60 unit syndicated limited equity cooperative in the Franklin Field-Blue Hill Ave. section of Dorchester, of which at least 39 units will be affordable to low-and moderate-income households units, and (2) Boston Citywide Land Trust in the amount of \$350,000 (present value) for the preservation and rehabilitation of 70 units of housing to be converted to a limited equity cooperative, of which at least 51 units will remain affordable to low- and moderate-income households, be approved as submitted in an amount not to exceed \$661,000 (present value), together with such other minor amendments as may be required to implement said affordable housing development; and

FURTHER VOTED: That the Neighborhood Housing Trust authorizes the Public Facilities Commission acting by its Director to accept Franklin Federal Partners' Development Impact Contributions on behalf of the Trust to be held in escrow pending executed Housing Creation Agreements.

Passed unanimously 8/9/88

Attested to on behalf of the
Neighborhood Housing Trust


Lawrence Dwyer, Chairman